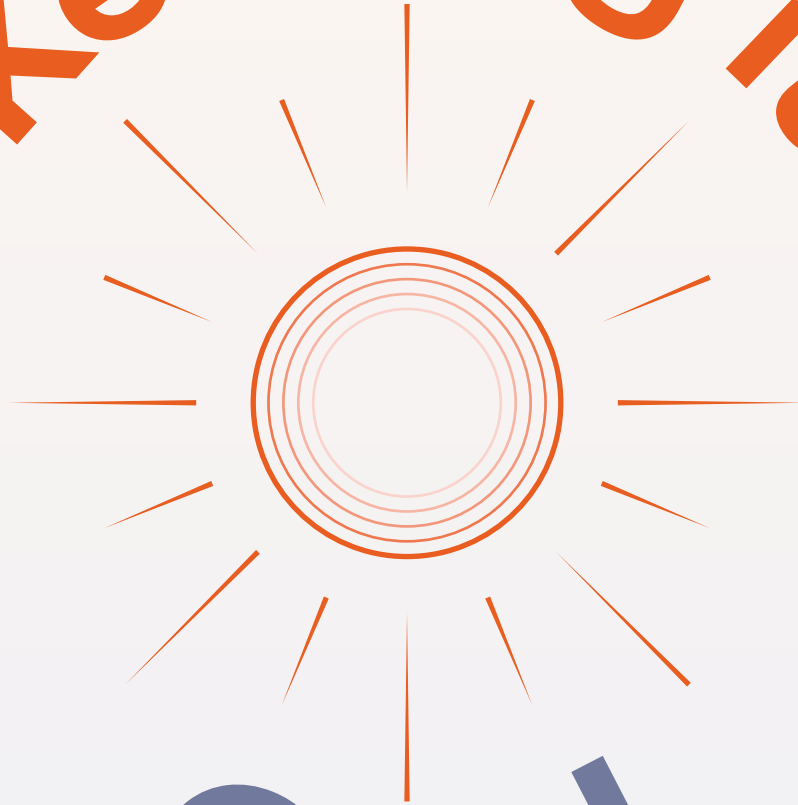


JUNE | 2026



POLICY PAPER

Keeping it



Cool

Removing hurdles for
air-conditioning
availability
in Europe



By **Bill Wirtz**

Table of Contents

Key points 3

Residential AC Installation Barriers in the EU + UK + Switzerland 5

 Central & Eastern Europe.....5

 Southern Europe 6

 Western Europe.....7

 Northern Europe..... 8

 Baltics 9

 UK & Switzerland10

 The harm to consumers11

 Regulatory Failure..... 12

Policy Recommendations13

 At the EU level:13

 At the member-state level:.....14

Consumer Choice Is Climate Adaptation15

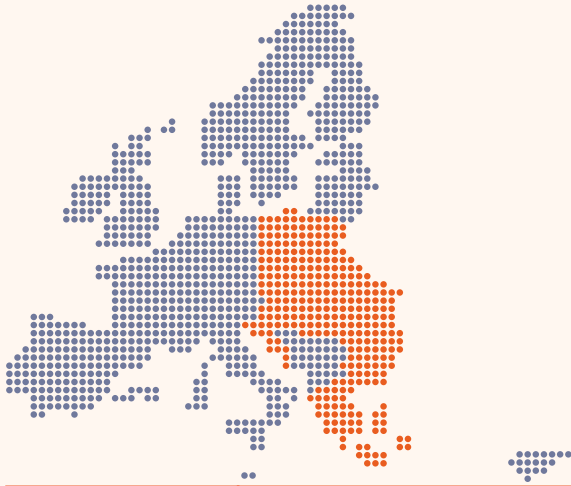
Key points




- Europe kills tens of thousands annually in heat waves while simultaneously making it harder for consumers to protect themselves
- AC penetration stands only at 19% (vs. 90% US, 91% Japan). This not a cultural inevitability but a regulatory outcome
- Patchwork of facade rules, heritage permits, condominium consent requirements, inspection mandates, and noise ordinances across EU member states creates a de facto barrier to a life-saving product
- CCC's ask: harmonize, streamline, and in many cases simply remove these restrictions

Every summer, Europe bakes. Every summer, thousands die. In 2024, [more than 62,700 people across the continent lost their lives to heat-related causes](#), a [23 percent increase on the year before](#), with [adults over 75 facing mortality rates more than three times higher than the rest of the population](#). These are not acts of nature beyond human control. They are, in large part, the predictable consequence of a policy failure: while [nine out of ten homes in the United States and Japan have air conditioning, the figure in Europe sits at barely one in five](#). That gap is not a cultural inevitability. It is a regulatory outcome. Across all 27 EU member states, the United Kingdom, and Switzerland, consumers who wish to install a basic split air conditioning unit face a patchwork of facade rules, heritage permits, condominium consent thresholds, energy inspections, and noise ordinances that have no equivalent in any comparably wealthy part of the world. Rules designed to govern structural building renovations have been applied, without proportionality or public health consideration, to a five-kilogram outdoor unit. The result is a continent where the political class declares a climate emergency in one breath and in the next requires a supermajority of neighbors, a municipal permit, and in at least one jurisdiction a [medical certificate](#), before a resident may cool their own home. The Consumer Choice Center finds this situation unacceptable. This paper documents the regulatory barriers to air conditioning access across Europe, makes the case that those barriers constitute a measurable harm to consumers, and calls on the European Commission and member state governments to remove them.

Residential AC Installation Barriers in the EU + UK + Switzerland

Central & Eastern Europe



Country	Regulation
 Croatia	Most restrictive facade/outdoor-unit rules in the region; effectively a de facto prohibition in many municipalities
 Slovenia	Strong restrictions on visible units in historic areas; chilling effect extends beyond formally protected zones
 Hungary	Multi-agency gauntlet: townscape, heritage, noise, and energy inspections
 Romania	Heritage permits + noise limits; permit timelines incompatible with consumer decision-making
 Bulgaria	Condominium approval + facade restrictions; mirrors Baltic consent-gathering problem
 Slovakia	Periodic AC inspections create ongoing compliance burden
 Czechia	Noise regulations; technically workable but adds cost and uncertainty
 Poland	Technical, maintenance, and hygiene requirements; most procedural, workable but discourages casual adoption
 Greece	Energy inspection requirements; adds cost and delay with no clear public health benefit




Southern Europe



Country	Regulation
 Italy	No national law for single-family homes; municipal bans common in historic centers; condominium rules (regolamento condominiale) govern apartments; Civil Code Art. 907 requires 3m clearance from neighbors' windows above
 Spain	3/5 majority vote of community owners required (Horizontal Property Law); municipal licence needed in most municipalities; units on courtyards/rooftops preferred over facades; fines and forced removal for non-compliance
 Portugal	Condominium assembly approval required; municipal rules apply in listed/historic areas
 Malta	Planning Authority approval required; Valletta (UNESCO-listed capital) applies strict heritage rules
 Cyprus	Planning permit required for exterior installations; heritage and old-town zones significantly stricter





Western Europe



Country	Regulation
 France	Condominium general assembly vote required for exterior units; preliminary declaration of works (déclaration préalable) to town hall where exterior appearance altered; Architectes des Bâtiments de France (ABF) approval required near listed monuments; noise "emergence" limits under Public Health Code Art. R1334-31
 Germany	Rules vary by Bundesland and municipality; landlord permission required in rentals; outdoor unit must be 3m from property line; permit required if facade appearance changes; listed/heritage buildings: full permit; no uniform national standard
 Austria	Dual-authority approval in Vienna: MA 37 (building police) + MA 19 (architecture/urban design); all co-owners' consent required in multi-unit buildings; protected/heritage zones: visible outdoor unit effectively prohibited; landlord permission mandatory in rentals
 Netherlands	Permit-free if not visible from public road (rear/side wall); environmental permit required on facade or in protected townscape; VvE (owners' association) approval required in apartments; certified F-gas installer (BRL 200) mandatory; noise cap: 50 dB(A) daytime
 Belgium  Luxembourg	Permit-free on rear/side wall if not street-facing and not a listed building; environmental permit if on facade or in protected area; noise cap: 50 dB(A) daytime at neighbor's facade No permit for detached houses if not road-visible and under 45 dB; co-owners' assembly approval for shared buildings; UNESCO zones: full municipal authorisation required


Northern Europe



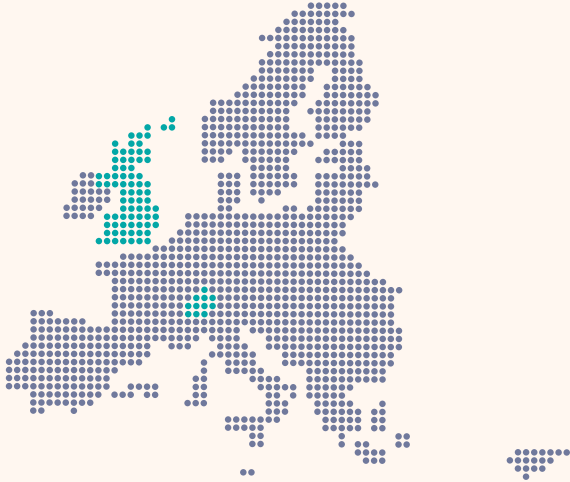
Country	Regulation
 Sweden	Bygglöv (building permit) required where facade is altered; generally more permissive than southern/western EU; cooperative housing (bostadsrätt) rules may apply in apartments
 Denmark	Generally permissive for detached homes; condominium and lease rules restrict apartments; low AC penetration reflects climate rather than specific barriers
 Finland	Low regulatory friction; limited AC uptake due to climate; standard building rules apply; no AC-specific national permit regime identified
 Ireland	Generally follows UK-style permitted development: rear/side installations typically exempt; planning permission required for listed buildings and protected structures; management company rules apply in apartments



Baltics



Country	Regulation
 Lithuania	Facade unit classified as a legal renovation; 51% owner consent + municipal permit via Infostatyba system; heritage/old town zones: months-long approval process
 Latvia	51%+ co-owner consent + Būvvalde (building board) coordination; Riga historic center: facade-facing units strictly forbidden
 Estonia	Apartment association (Korteriühistu) vote + municipal coordination required; Tallinn Old Town and wooden architecture districts (Kalamaja): extremely strict

UK & Switzerland



Country	Regulation
 United Kingdom	Permitted development (no permit) for houses: units up to 1.5m ³ , rear/side wall, 1m from boundary; flats more restricted — 0.6m ³ limit, leasehold/management company rules frequently prohibit external fixtures entirely; conservation areas and listed buildings: full planning permission required
 Switzerland	Highly canton-dependent — the most fragmented regime in Europe; Geneva (strictest): medical certificate required to prove health necessity; Vaud: 50% of AC electricity consumption must come from renewables; Zurich: strict energy/noise standards; most cantons: landlord consent + facade permit; only mobile units are reliably permit-free nationwide

The harm to consumers

Heat mortality is not distributed evenly. It falls hardest on the elderly, the disabled, and low-income renters: people who cannot simply leave during a heat wave, and who are least equipped to spend weeks gathering neighbor signatures, filing municipal applications, or appealing permit denials. The [62,700 Europeans who died from heat in 2024](#) did not die because cooling technology was unavailable. They died in a continent where that technology exists, is affordable, and is nonetheless kept behind a bureaucratic wall that the most vulnerable members of society are the least able to climb. [Adults over 75 faced a mortality rate 323 percent higher than other age groups](#), and women died at nearly 47 percent higher rates than men. That is a **public health crisis** on a scale larger than many diseases EU institutions spend billions of euros combating every year, and it receives a fraction of the political attention.

The burden falls with particular force on apartment dwellers. A detached homeowner in most European countries faces comparatively few restrictions when installing an outdoor unit on their own property. The consent thresholds, facade permit requirements, and co-owner veto rights documented in this paper apply almost exclusively to apartment buildings, meaning **the regime is structurally weighted against renters and apartment owners**, who tend to be less wealthy, more likely to be elderly, and far less likely to have the resources or legal knowledge to navigate the process. **The rules** do not discriminate by design, but they **discriminate in effect**.

The **regulatory failure** also **produces a direct safety problem**. Where the legal path is too slow or too expensive, consumers do not simply go without air conditioning. They install units anyway, without permits, without proper condensate drainage, and without a qualified electrician verifying that the building's wiring can handle the additional load. [Dutch authorities have had to crack down on the proliferation of illegal AC installations](#) precisely because regulatory complexity pushes consumers into informal workarounds. This is a predictable outcome of over-regulation in consumer markets, and it means that the very rules ostensibly designed to protect buildings and neighborhoods are generating unsafe, unchecked installations at scale.

The gap between Europe's climate rhetoric and its consumer policy is impossible to ignore. The [EU Green Deal](#), member-state heat action plans, and Commission adaptation frameworks all acknowledge the growing threat of extreme heat. None of them meaningfully addresses the fact that the most direct tool available to individual citizens for managing that threat remains, across most of the continent, legally difficult to access.

Regulatory Failure

The core legal error underlying almost every barrier documented in this paper is the same: facade and heritage rules designed for structural renovation have been applied to a consumer appliance **without any proportionality review**.

When a member state classifies the installation of a five-kilogram outdoor unit as a building alteration requiring municipal sign-off, it is not applying a rule that was written with that scenario in mind. It is stretching renovation law beyond its intended scope, and doing so at a cost measured in human lives. No legislature that drafted these provisions asked whether the townscape interest in concealing a small metal box on an apartment wall outweighs the public health cost of preventing its installation. In the context of over 62,000 annual heat deaths, that question answers itself.

The secondary failure is one of condominium law. Consent thresholds of 51 percent or more make sense when a building's co-owners are collectively deciding to replace a roof, restructure a shared facade, or undertake works that affect the common fabric of the building. They make no sense when an individual apartment owner wishes to install equipment on the exterior wall of their own unit, affecting no shared space and inconveniencing no one beyond the aesthetic preferences of a neighbor. Borrowed wholesale from renovation law and applied without modification to individual cooling decisions, these thresholds function in practice as an unlimited veto right for any co-owner willing to withhold consent, regardless of the health stakes of the person making the request.

At the EU level, the failure is one of omission. The [Energy Performance of Buildings Directive](#) and the [Ecodesign Regulation](#) govern the efficiency of cooling products but leave access barriers entirely to member states, producing precisely the fragmented patchwork this paper documents. A consumer moving from Warsaw to Zagreb, or from Tallinn to Vienna, encounters an entirely different legal universe with no common standard, no mutual recognition, and no EU-level floor of consumer rights. That silence is not a neutral outcome. It is a policy choice, and it is one the Commission has the tools to revisit.

Policy Recommendations

At the EU level:

The most immediate legislative opportunity is the [Energy Performance of Buildings Directive](#), the 2024 recast of which entered into force in May 2024 and must be transposed into national law by May 2026. Member states are writing that national legislation now. The transposition process presents a concrete window to establish, at the member-state level, a right for residents to install individual cooling equipment in their own dwellings, subject to basic technical standards covering noise, drainage, and refrigerant certification, but explicitly exempt from condominium consent requirements and municipal permit processes that go beyond those technical standards. The Commission should make clear, through formal guidance accompanying transposition, that the EPBD's efficiency objectives do not require, and were not intended to justify, access barriers of the kind this paper documents.

The second intervention concerns heritage law. There is no EU-level definition of a facade alteration. Member states have extended their own building and heritage codes to cover residential AC units without any guidance from Brussels on proportionality or public health trade-offs. The Commission should issue guidance clarifying that a residential split unit does not constitute a facade alteration for the purposes of heritage protection law, and mandate that member states introduce an explicit carve-out for such units in any listed-building or conservation-area regime by 2027. Where member states have applied heritage rules to non-listed buildings solely on aesthetic grounds, the Commission should make clear that such extensions are incompatible with the principle of proportionality under EU law.

The third and most structurally important opportunity is the [EU Heating and Cooling Strategy](#), a revision of which the Commission is preparing for 2026. The existing strategy addresses the supply side of the cooling challenge: decarbonizing systems, improving efficiency ratings, expanding district cooling networks. It says almost nothing about the demand side: whether individual consumers can actually access the products those systems deliver. The Consumer Choice Center calls on the Commission to use the 2026 strategy to fill that gap by treating residential cooling access as an explicit pillar of EU climate adaptation policy. This position is reinforced by the Commission's own [2023 Heat Health Action Plan](#), which mandates member states to reduce heat-related mortality but provides no mechanism for addressing the regulatory barriers that prevent citizens from protecting themselves. A strategy that mandates outcomes

without removing the obstacles to achieving them is not an adaptation strategy. It is a declaration of intent.

At the member-state level:

Estonia, Latvia, and Lithuania: The Baltic consent threshold of 51 percent of apartment owners is borrowed from renovation law and has no defensible basis when applied to an individual's cooling decision. It should be lowered to a simple non-objection procedure, or eliminated entirely for units that are not visible from the street. In parallel, the full municipal permit process should be replaced with a fast-track 10-day notification, giving authorities the opportunity to flag genuine concerns without creating an indefinite veto by inaction.

Croatia, Slovenia, and Hungary: Residential AC units should be designated as permitted development, requiring no permit unless the building is formally listed as heritage. The informal extension of townscape and aesthetic rules to non-listed buildings, a practice that currently gives local officials unchecked discretionary power to block installations, should be explicitly prohibited in national law.

Germany: The current patchwork of 16 different state building codes governing AC installation imposes unnecessary costs on consumers and installers alike, with no corresponding public benefit. A single nationwide framework designating residential split units as permitted development should replace it. Member state governments should also conduct a targeted review of all planning and building regulations for their effect on access to residential cooling, with a view to eliminating permit, notification, and approval requirements that delay or discourage installation without serving a proportionate regulatory purpose.

France: The Architectes des Bâtiments de France approval zone has expanded informally well beyond the perimeters of formally listed monuments, without any proportionality review or democratic mandate. The government should publish a binding, publicly accessible map of protected perimeters and prohibit ABF involvement in residential AC installations outside those boundaries.

Austria: The requirement in Vienna for sequential sign-off from two separate municipal authorities, the building police and the architecture department, for a single residential installation is without parallel in any comparable European city. It should be replaced with a single one-stop-shop notification procedure, which is already standard practice for minor works across most of the continent.

Spain: The three-fifths supermajority required under the Horizontal Property

Law is the strictest community consent threshold in Europe and functions in practice as a near-absolute veto over individual installation decisions. A targeted amendment lowering the threshold to a simple majority, or replacing it with a non-objection procedure for rear-facing and non-visible units, would represent the single highest-impact legislative fix available to any Southern European government.

All countries: Permit decisions should be subject to a mandatory deadline of 21 days, with automatic approval in the absence of a response. Silence from a municipal authority is not a regulatory outcome. It is an administrative failure, and it cannot continue to function as an indefinite barrier to consumer access to cooling.

Streamlining legal installation directly reduces illegal installation. Fewer unpermitted units = safer buildings, better drainage, correct circuit loads. Regulators who care about building safety should want a permissive legal pathway.

Consumer Choice Is Climate Adaptation

Europe faces an intensifying heat problem and an aging population: the two variables that most reliably predict heat mortality. The regulatory patchwork documented in this paper is not protecting consumers. It is leaving them to choose between bureaucratic exhaustion, illegal workarounds, and dangerous overheating, with the consequences falling heaviest on those least equipped to bear them. Every summer that passes without reform is a summer in which tens of thousands of people, most of them elderly, die from a condition that a freely available consumer product could have prevented. Removing the barriers to air conditioning access is not a concession to comfort culture or an abandonment of climate ambition. It is basic harm reduction. The EU has the legal frameworks, the institutional capacity, and the moral obligation to act.



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