

THE PRIVATE STUDENT HOUSING MARKET IN

TRENDS, CHALLENGES & PERSPECTIVES



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International Union of Property Owners (UIPI)

The International Union of Property Owners – Union Internationale de la Propriété Immobilière (UIPI) is a pan-European non-profit association comprising 31 organisations from 28 countries. Jointly, they represent more than 5 million private property owners of some 20 to 25 million dwellings all over Europe!

Founded in 1923 in Paris, UIPI is the leading organisation for individual owners and private landlords in Europe. The property owners represented by UIPI, range from individual homeowners, private landlords with a single bedroom flat or multiple-occupancy houses, to landlords with large property portfolios in the private-rented and commercial sectors. UIPI also supports dispossessed property owners in former communist countries.

The interests of the sector we represent correspond to the concerns and needs of a substantial part of the European population. As shown by Eurostat, almost 70% of EU citizens are owner-occupiers, whereas almost another 20% of the population is housed in the private rented sector.

UIPI is listed in the European Commission's Transparency Register with No. 57946843667-42.

HOME²

Based on the success of the previews HOME project, that ran from 2019 to 2022, HOME² is a 30-month initiative dedicated to revolutionising student housing experiences across Europe by delivering impactful outcomes, including updated student housing quality labels, policy recommendations, and an improved user-friendly housing solution to allow mobile students to find quality accommodation via the Erasmus+ App.

EXECUTIVE SUMMARY

This study provides a comprehensive exploration of student accommodation within the private rented sector (PRS) across the European Union. Using a mixed-methods approach, by combining quantitative surveys, qualitative focus groups, questionnaires, interviews and scientific research, it investigates the operational landscape of private student housing, with particular attention to the experiences of landlords and housing providers.

Student housing in the PRS represents a growing and increasingly vital segment of the rental market, driven by a steady rise in student populations, notably international students, throughout Europe. Unlike purpose-built student accommodation (PBSA), the PRS caters to a broader range of student needs, offering diverse housing options such as shared houses, self-contained flats, and studio apartments. These arrangements are often more flexible and financially accessible, making them attractive to mobile and international student populations.

However, the sector also faces significant challenges, including supply shortages, affordability issues, and market imbalances. In many European cities, demand outpaces supply, pushing rental prices higher and complicating access to suitable housing. The situation is particularly acute in urban centres across countries, where the lack of affordable student housing has become a social concern.

Through national-level insights and a cross-comparative lens, this study sheds light on the complex realities of the student PRS and offers evidence-based reflections on how the sector can adapt and evolve to meet growing demands.





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INTRODUCTION

Student housing represents a growing and increasingly vital segment of the rental market, driven by the interest in attaining tertiary education¹. In 2022, 18.8 million students enrolled in tertiary education across the EU, 59% of them pursuing bachelor's degrees. Many of these students study away from their hometowns, creating demand for medium- to long-term rental options that caters to the needs of students. On top of this, 1.66 million tertiary-level students chose a destination that is not their home country, whether they come from other Member States (43%) or non-EU countries, representing a sizeable proportion of the student housing market with specific requirements.

Understanding the challenges, barriers, and needs faced by private student accommodation providers is essential for designing effective policy solutions that promote a healthy market and aim to inform policies that better align with market realities, as well as foster a more supportive environment for student accommodation in the private sector.

AIM OF THE STUDY

The study aims to explore and better understand the student accommodation landscape within the private rented sector in Europe. Specifically, the objective is to:

Examine the challenges, barriers, and needs experienced by housing providers in offering student accommodation within the private sector.

Analyse effective strategies and best practices used by providers to help face market challenges.

METHODOLOGY

This overview of the private rented student accommodation sector is based on a combination of desk research and stakeholder engagement aimed at gathering a well-rounded perspective that reflects both the broader policy context and on-the-ground realities.

The initial phase involved a literature review, analysing existing research to identify key trends and challenges across different countries. Based on this information, a Europe-wide survey was conducted to collect the views of landlords. To complement this, in-depth interviews were conducted with housing experts that are part of the UIPI network. Lastly, focus group discussions were organised with representatives of private landlords to better understand landlords' personal experiences and views when renting to students.

¹ Tertiary education is defined as levels 5 to 8 of the International Standard Classification of Education – ISCED which includes: Short-cycle tertiary education (5), Bachelor's or equivalent (6), Master's or equivalent level (7) and, Doctoral or equivalent level (8).

UNDERSTANDING THE STUDENT ACCOMMODATION IN THE PRIVATE RENTED SECTOR

CONTEXTUALISING THE SECTOR: STUDENT HOUSING IN THE PRS

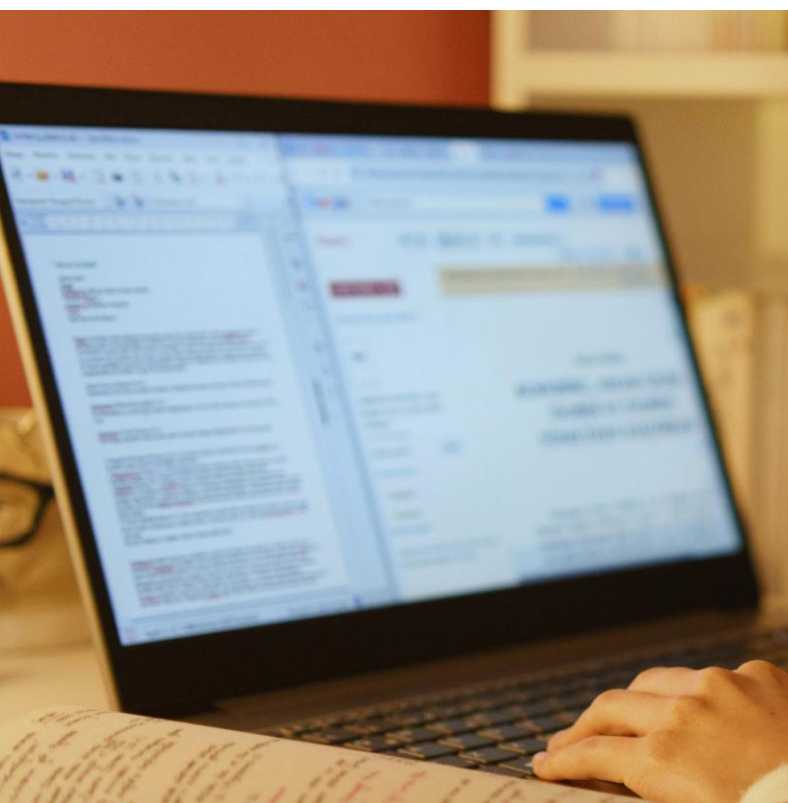
DEFINING THE SECTOR

The student accommodation private rented sector is defined in this study as a segment of the broader private traditional rental market that caters specifically to the housing needs of students, typically those enrolled in higher education institutions such as universities (and colleges) as opposed to (for profit or not-profit) purpose-built student accommodation (PBSA) and university-owned accommodation.

MAIN CHARACTERISTICS

The private rented sector for students offers a variety of housing options to meet different needs and budgets. This includes shared houses (often referred to as "student houses" or private house-shares (HMOs)), self-contained apartments, studio flats, and sometimes entire buildings designed specifically for student use. These properties vary in size, quality, amenities, and cost, allowing students to choose based on their preferences and financial capabilities. Unlike traditional rental agreements, the private rented sector for student accommodation typically offers greater flexibility, which is particularly attractive to international students or those on exchange programmes.

Proximity to universities and colleges is a critical factor for student accommodation. Unsurprisingly, the student accommodation private rented sector often thrives in areas near academic institutions, allowing students to commute easily to classes and campus activities. Accessibility to public transportation and local amenities, such as supermarkets and entertainment venues also contribute to the appeal of these properties.



FROM GLOBAL CRISIS TO PANDEMIC: HOW GLOBAL EVENTS RESHAPED PRIVATE STUDENT ACCOMMODATION

The 2007-2008 global financial crisis heavily impacted the housing market, which in turn affected the student private rental sector. With a surplus of unsold properties, many home-owners and investors shifted their focus to renting to generate income, creating more competition in the rental market.

Moreover, the financial uncertainty made it challenging for developers to secure funding for new construction projects, including student accommodation. The slowdown in new housing developments led to a reduced supply of PBSA, adding pressure on an already stressed market. In response, some universities and colleges saw a surge in demand for on-campus housing, as off-campus rental options became less accessible or more expensive.

For private landlords, the crisis meant a need to adjust rental pricing and terms to attract and retain tenants in a highly competitive environment. The reduced demand for housing meant that landlords had to offer incentives, such as rent reductions, flexible lease terms, and inclusive utility packages, to remain competitive. Additionally, the economic instability increased the risk of rental default, leading landlords to seek additional guarantees or upfront payments to mitigate potential losses. While some landlords benefited from the increased supply of rental properties, others faced financial stress due to the uncertainty and reduced income from traditional rental sources.

Likewise, the COVID-19 pandemic profoundly affected the student accommodation sector. As universities shifted to online learning, the demand for student housing plummeted, causing significant challenges for accommodation owners and managers.

The outflow of tenants prompted a change in rental conditions. A survey of accommodation owners revealed that in 71% of cases, the duration of rentals to students fell from 10-12 months to zero within a year. Some owners managed to maintain their rentals for short periods, while a minority retained tenants for the entire academic year.

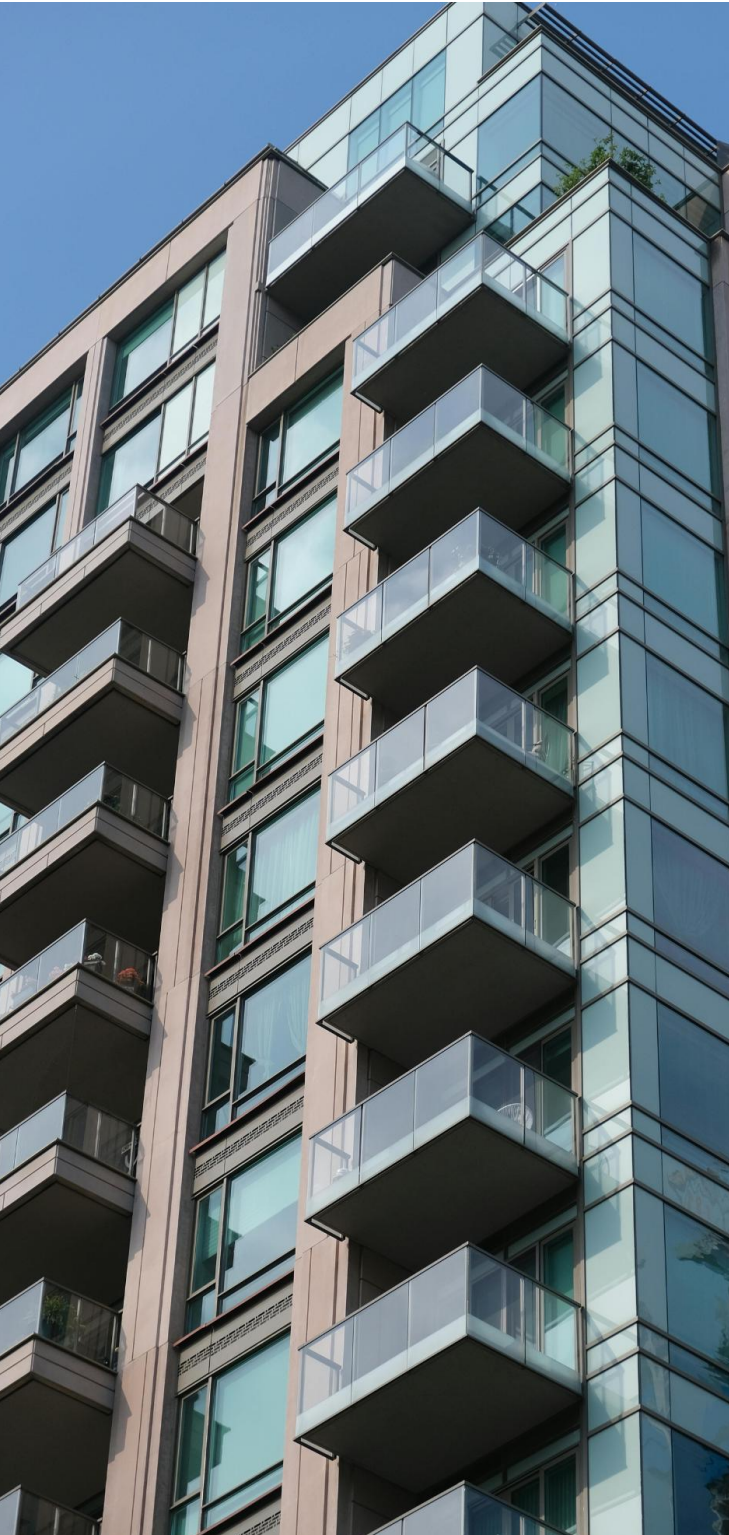
RECENT EVOLUTION OF THE MARKET AND CURRENT TRENDS

The market has grown significantly in recent years, influenced by economic, social and demographic factors. The growth of private student rentals has therefore been a natural response to increasing demand for accommodation.

Alongside growing domestic enrolment, Europe's high quality of education and living standards have drawn increasing numbers of international students. At the same time, global improvements in education and greater student mobility have further boosted demand for higher education. In recent years, most European countries have seen a sharp rise in international students, driven by high education and living standards, more English-taught programmes, and efforts to attract non-Europeans students who pay higher tuition fees.

Nevertheless, in many densely populated cities, the shortage of rental units is driving up prices and making it difficult for students to access affordable housing. Thus, the student housing rental market in Europe is experiencing significant disparities and a mismatch between supply and demand in many Member States.

MAIN CHALLENGES LANDLORDS FACE IN THE PRIVATE STUDENT RENTAL SECTOR



INTERNAL FACTORS INFLUENCING INVESTMENT IN PRIVATE STUDENT RENTAL SECTOR

1. Pricing strategies and rental agreements flexibility

Landlords must set **competitive prices** that attract students, but at the same time cover operating costs and generate a reasonable profit. This can be difficult in markets with a large number of competitors, including subsidised university housing that may offer lower rates.

The strong and consistent demand for student accommodation results in **low vacancy rates**, providing investors with a reliable income stream, contributing to a sense of stability and predictability in revenue generation. There are, however, important considerations for landlords depending on the national laws. In France, the termination of the contract, for example in a nine-month contract, allows tenants to leave with one month's notice, so landlords must plan for potential vacancies between tenancies.

Also, finding a balance between offering **flexible rental agreements** (e.g., short-term leases or semester rentals) and ensuring year-round occupancy can be a challenge. Unlike university-owned accommodation, which may have more rigid structures and regulations, private rental properties can be customised to meet the specific needs of students and landlords alike.

In France for example, nine-month leases, designed specifically for students, provide flexibility by aligning with the academic year and do not require automatic renewal, which is ideal for those who do not need accommodation during the summer. Likewise, mobility contracts, with a flexible duration of 1 to 10 months, are particularly suitable for students in higher education programs, internships, or other specific courses. Furthermore, the solidary intergenerational cohabitation contract,

which allows people over 60 to share their home with young people under 30, offers flexible terms and a reduced rent in exchange for some light services or company. On the other hand, students who prefer to furnish their own space can opt for an unfurnished lease, typically three years in length, with the possibility of terminating the contract with three months' notice.

In Germany, nine-month leases designed for students typically expire at the end of the academic term and are not automatically renewed, thus offering flexibility for both landlords and tenants.

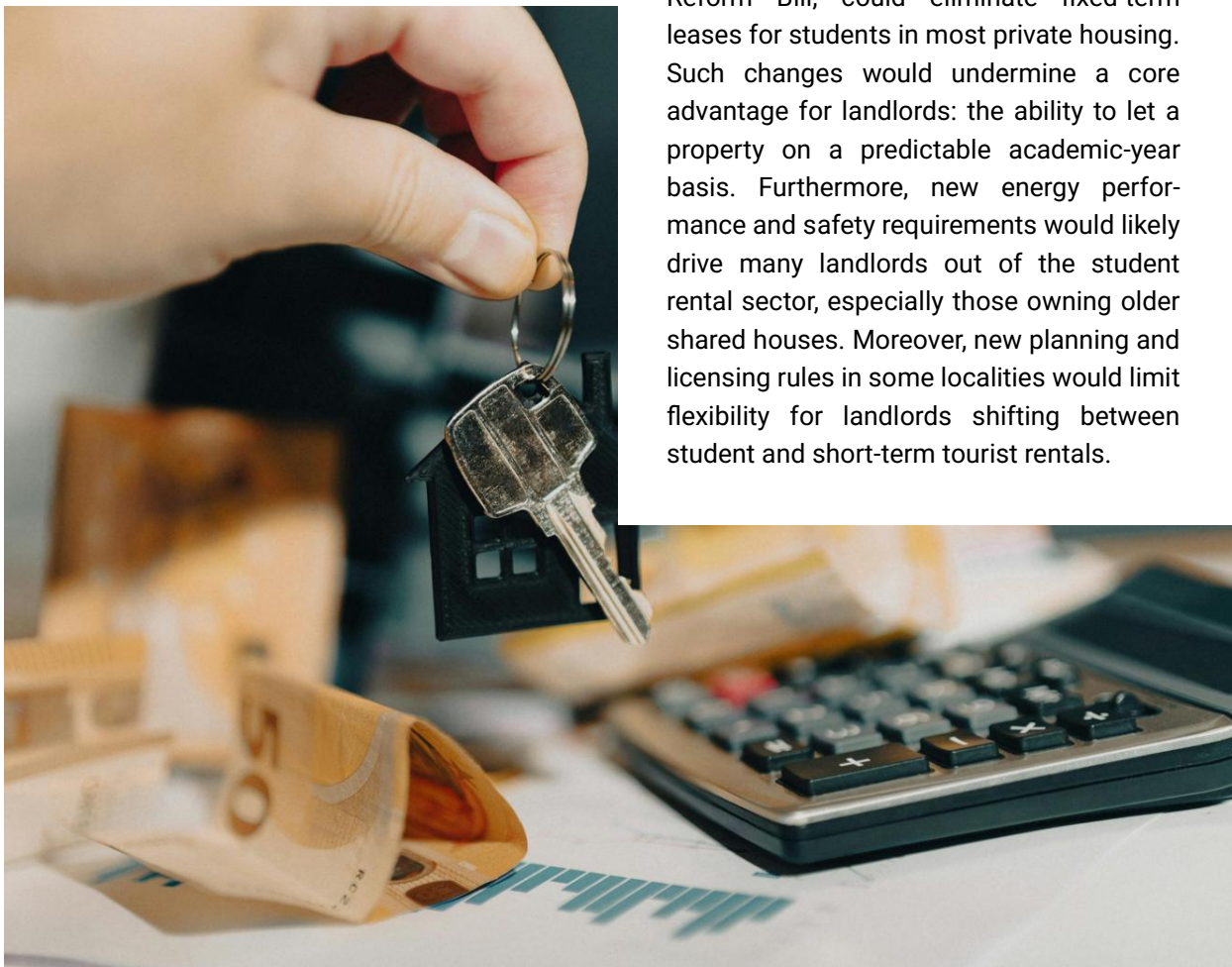
In Italy, the length of the contract is limited, offering flexibility. Landlords may also choose to create individual contracts for each student, which makes property management easier and allows for better control over tenant turnover.

In Czechia, leases often begin and end according to agreed terms, with no specific duration limits for student accommodation. Student leases have no unique conditions, which means that students and non-students are treated equally in terms of leases.

In Greece, unlike other rental agreements, there are no term limitations for student leases with the minimum term and other conditions varying depending on the agreement.

In Romania, given the flexible rental conditions and increasing demand in university cities, short-term student accommodation can be a profitable investment. However, there is no specific data on the preferences of international students or the impact of investment in this sector.

In the United Kingdom, the major reforms expected from the upcoming Renters Reform Bill, could eliminate fixed-term leases for students in most private housing. Such changes would undermine a core advantage for landlords: the ability to let a property on a predictable academic-year basis. Furthermore, new energy performance and safety requirements would likely drive many landlords out of the student rental sector, especially those owning older shared houses. Moreover, new planning and licensing rules in some localities would limit flexibility for landlords shifting between student and short-term tourist rentals.



2. Quality in accommodation's infrastructure

Maintaining a high quality of infrastructure requires **ongoing investments in maintenance and renovations**. Property owners must be willing to invest in improvements to meet changing student expectations, which may include demands for newer, sustainable facilities, specifically when coming to an energy performance context, where monthly bills can increase. Ensuring that properties comply with all safety and habitability regulations can be costly and complicated, especially in countries with strict regulations.

For instance, in Ireland, student accommodation must comply with the Housing Standards for Rented Homes Regulations from 2019, which set out minimum requirements for the private rented sector. This includes structural safety, sanitation and energy efficiency standards. An Energy Performance Certificate (EPC) is mandatory for all rental properties, including student accommodation. In Portugal, there is no specific regulation for minimum habitability standards for student accommodation, although general habitability standards apply. A valid EPC is required for student rentals.



3. Marketing as tool to attract students

Competition from other private properties and university housing means that property owners must stand out in a saturated market. Developing and **executing effective marketing strategies** to attract students can be challenging, especially if the property owner does not have experience in digital marketing or social media.

In Germany for example, to reach students as tenants, landlords and property managers use various channels, with the internet being a primary source for advertising rentals. Online portals offer a fast and efficient way to connect with students, complemented by other methods such as posting notices at universities and using social media platforms. It is essential to highlight features that appeal to students, such as proximity to universities, affordability, and access to public transportation.



EXTERNAL FACTORS INFLUENCING INVESTMENT IN PRIVATE STUDENT RENTAL SECTOR

1. Economy

Economic stability directly influences students' ability to pay rent. In times of recession, students may cut back on spending or choose cheaper alternatives, which can lead to lower demand for private, more expensive properties. Also, **inflation** can increase operating costs (maintenance, services, supplies) for property owners, while higher interest rates can make loans for renovations or new acquisitions more expensive. This can limit property owners' ability to invest in improvements or expand their offerings.



2. Government policies and regulations

Rigid legal frameworks and rising compliance costs are discouraging private landlords from entering or remaining in the student rental market. Survey respondents and participants in the focus group particularly pointed to tenancy law restrictions, rent control, and regulatory instability - especially energy and safety requirements - as major deterrents.

Laws that limit rent increases or impose price controls can reduce landlords' revenues, especially if operating costs are rising, consequently also discourage investment.

Furthermore, rent control may impede students' access to housing, as they are newcomers to the rental market. The reduced supply of available units and decreased tenant mobility typically associated with rent control measures exacerbate the challenges faced by this group. While it may help some students in the short term, it can worsen affordability, access, and quality over time. Targeted housing assistance programmes, such as housing vouchers and tax incentives for affordable housing development, have been suggested as more effective tools than broad rent control policies.

Also, complying with **building and safety requirements**, such as accessibility and energy efficiency standards, can involve additional costs and administrative complexities. For example, landlords in the private student rental sector in the Netherlands face several challenges that impact their ability to deliver quality housing. Regulatory uncertainty is a constant issue, with frequent changes in regulations that can increase costs and operational complexity. Landlords must comply with housing standards while adapting to new rules. In addition, rising costs of maintaining and updating properties put pressure on landlords to raise rents.

Changes in taxation, such as property taxes, can directly impact rental profitability. In addition, tax policies that affect rental income can influence landlords' investment decisions.

For example, in the Netherlands, adjustments to housing subsidies have encouraged further investment in the sector, indicating a broader trend of reduced barriers to entry for private investors.

In Italy, landlords can choose to apply the *cedolare secca* (flat tax) at a rate of 10%, which eliminates the need to pay the annual registration tax and stamp duty, and families may also benefit from income-dependent tax deductions when renting to students. Italian law requires that rental contracts lasting more than 30 days be registered with the Revenue Agency. This process includes the obligation to register the contract within 30 days of signing it and to comply with all necessary legal and tax obligations. The student rental sector in Italy offers various tax benefits and deductions for both landlords and students. Landlords can benefit from a 30% deduction on personal income tax on rental income. For their part, students can deduct 19% of the annual rent, up to a maximum of €2,633 per year, provided they meet certain conditions related to distance from their home municipality and other criteria.

In Austria, short-term student accommodation is generally not considered a profitable investment since no shorter lease terms are provided by law for student apartment leases, and there are no specific tax advantages for student accommodation. There are no specific legal or regulatory simplifications that make student accommodation more attractive, and renting to international students may carry risks due to the inability to enforce short-term contracts.

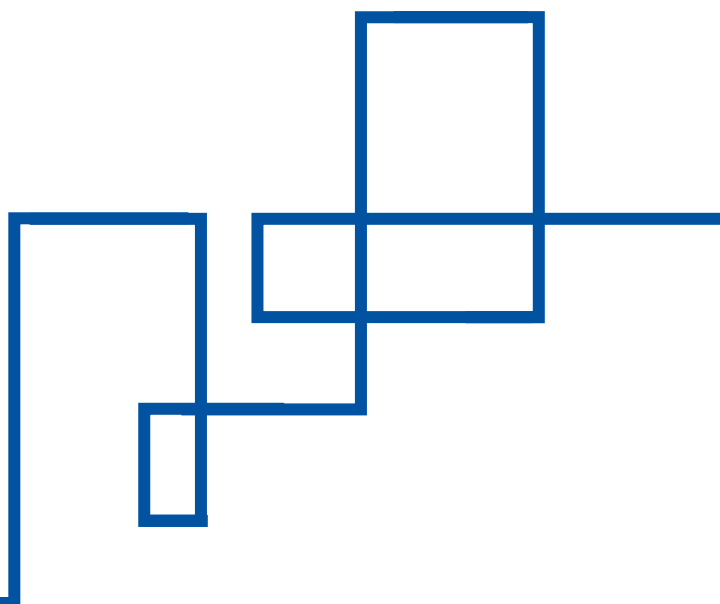
In Czechia, there are no specific tax advantages for student accommodation, and the general regulatory environment is designed to treat all tenants equally, regardless of their student status.

In Norway, there are no specific tax incentives to make student accommodation more attractive either. The same goes for Portugal, although certain government affordable housing programmes offer full tax exemption (25%), as well as for Spain.

In Sweden, the lack of specific tax advantages does not make student housing particularly attractive to investors.

In Greece, while there are no specific tax benefits for student accommodation, it is interesting to note that Erasmus students do not require a Greek tax registration number to sign a lease, which simplifies the process of renting accommodation for international students.

Last but not least, **lack of support for renting to international students limits access**. With formal support from universities or public authorities, renting to international students could increase.



2. Student demand

One of the key external factors driving investment in the private student rental sector is the **increasing number of students pursuing higher education**, resulting in a corresponding demand for rental accommodation. Changes in student numbers, due to **variations in university enrolment or student visa policies**, can affect demand for accommodation. A decline in the number of international students, for example, could significantly reduce demand. On the other hand, **preferences** can vary over time, with some students seeking more amenities while others prioritise cost. Also, **variation in the demand for accommodation throughout the year**, with peaks at the start of semesters and dips during holidays, complicates financial and occupancy planning.

In Spain for example, the demand for student residences has grown significantly. Between 2019 and 2022, the number of residences in Spain increased in 60 centres, with 18,062 additional beds, bringing the total to 110,368. However, these expansions do not meet existing demand, with a Deloitte report indicating that more than 501,000 beds were requested in Spain for the 2022/23 academic year. The opening of new beds, especially in Madrid and other large cities, is expected to continue until 2026. To be more precise, Barcelona has emerged as a particularly attractive city for student rental investment in Europe, combining high demand, strong rental yields, and comparatively low purchase prices. According to recent data, the city hosts more than 140,000 university students and offers a gross rental yield of around 5%. What makes Barcelona especially appealing is that, despite having higher average rental prices than Madrid, the price per square metre for purchasing property is lower. This gap between acquisition cost and rental income enhances profitability, drawing attention from both domestic and international investors. Additionally, the growth in temporary rental contracts (26.3%

of new agreements in the last quarter of 2024) reflects a shift toward more flexible housing models aligned with student mobility patterns. These factors position Barcelona as a key case study in the broader European landscape of student accommodation challenges and opportunities.

In Portugal, the growing demand for student accommodation has been driven by rising university enrolment, especially in urban centres such as Lisbon, Porto and Braga. However, the private rental market has seen a significant reduction in the number of rooms available, with an 80% decrease in room supply between 2021 and 2022. This shortage of supply has led to an increase in rental prices, especially in major cities, where costs for a room can exceed €600 per month.

With Finland's educational institutions attracting large numbers of students, especially in urban centres, demand for student accommodation has surpassed the available supply. This is particularly evident in Helsinki, Tampere, Turku and other major cities, where students often face long waiting lists for housing, especially for the most sought-after apartments, such as studios. Private landlords are uniquely positioned to bridge the gap between supply and demand by offering diverse accommodation options. However, high demand also brings with it challenges, including increased competition between landlords, fluctuating rental income, and the need to ensure the quality of properties. At the moment, the market for student housing is turbulent and difficult to predict as the covid pandemic meant shift towards larger apartments, also in student housing, whereas the recent government decision to move students from more generous housing allowance back to housing supplement is likely to increase the popularity of studios, and even shared flats, once again. A challenge arises when it comes to international students, as private landlords

and companies alike struggle to verify the financial background of non-EU students, creating delays and complications in rental processes.

In Greece, there is a rise in both domestic and international student numbers, with many relying on the private sector for accommodation due to limited capacity in public university dorms. This is also due to the launch in September 2025 of 13 private universities after a lengthy constitutional debate.

On a more general note, reports indicate that student housing generally exhibits a higher degree of resilience compared to other real estate segments. This is due to the essential nature of education, ensuring a consistent influx of students seeking accommodation despite broader economic fluctuations.



3. Competition

Universities that offer housing may compete directly with private landlords. Often, these residences have lower prices or additional benefits (such as proximity to campus), which can make them more attractive. However, there are still examples as in Czechia, where student accommodation often involves renting larger flats, which can be more affordable than student dormitories offered by the state or school as this arrangement provides greater freedom for tenants and allows them to share costs. Given the high rent per square metre, renting larger flats to groups of tenants could be seen as a more attractive investment strategy.

New properties or developments entering the market can increase supply, which could put pressure on prices and occupancy. Further-more, the evolving preferences of students have contributed to the lessening of the private rented sector. Modern students generally **prefer purpose-built accommodation** with more amenities and social opportunities, reducing the demand for private rental properties that cannot cater to these expectations. PBSA provides an attractive alternative to student, due to the availability of features like inclusive services, 24-hours security, and community-building activities. In Spain, for example, student residences offer several advantages, such as comprehensive services including cleaning, catering, and security, making them attractive to both students and their families. Services such as weekly cleaning, 24-hour security, academic support, laundry service, and catering are among those most valued by residents. Proximity to universities and fixed prices are also important factors when choosing a residence. Although these services entail a higher cost, they offer greater control over expenses and ensure a safer environment for students. The growth of student residences has attracted the attention of investment funds and universities looking for additional sources of income. The

profitability of these investments has led to an increase in foreign investment and the construction of new residential centres, particularly in major cities. This trend is expected to continue, with a focus on meeting the growing demand for student accommodation.

Consequently, this can lead to a **reduction in demand** in the private rented market and subsequently increase vacancies, impacting rental incomes and property values; **increases in prices**, as landlords try to compete with these different systems offerings. This price pressure can affect long-term residents and other non-student renters, leading to market instability and driving rent prices upward. Some assume that in cities like Madrid and Barcelona, rental prices have risen significantly in recent years, partly due to competition with PBSA. For this reason, in Spain, landlords often prefer long-term leases, making it difficult for students looking for short-term rental contracts, especially for international students.

In addition, **losing student tenants** can push landlords to rely on longer-term leases, or higher rents. This shift can change the dynamics of the rental market, as landlords may struggle to find tenants willing to commit to longer leases.

The consequences of this **investment decrease** in the private sector for student accommodation can affect the overall growth and development of this market. For example, the PBSA sector in the UK provides an interesting contrast. PBSA providers are exempt from recent rent control changes if they adhere to government-approved codes. This exemption acknowledges the distinct business model of PBSA, which operates with fixed-term leases aligned with the academic year. The exemption maintains investment incentives in the PBSA sector, but as a result might discourage the broader private rented sector actors to invest in this housing segment. The consequences of these changes might have long term impact in the availability of the growing need of student accommodation.

The private student rental sector can also face significant challenges due to the **rise of short-term rentals**, reducing the availability of affordable housing for students. This is the case of Greece for instance where the shift towards short-term rentals, combined with a decline in housing production during the economic crisis, has led to a shortage of suitable accommodations for students. Additionally, rents in university areas have increased sharply as landlords target the more lucrative tourist market, resulting in many properties being poorly maintained and lacking adequate facilities for students.



3. Social and cultural practices

Students' expectations and needs may vary depending on their **cultural background**, which can influence their accommodation preferences. For example, some may prioritise shared accommodation, while others prefer private studios. On the other hand, for example and as mentioned above, growing concerns about sustainability may lead to increased demand for eco-friendly accommodation and landlords who fail to adapt to these trends may lose appeal to environmentally conscious students.

4. Urban planning and infrastructure changes

Location to universities, public transport and essential services is a key factor. Poorly located properties may have less demand, even if they are well equipped. As well as **changes in transport infrastructure, zoning or development** of new areas can influence demand in certain areas. Property owners should be aware of these plans to anticipate changes in demand. Urban areas undergoing regeneration may increase in value and demand, while areas that are deteriorating may see a decrease in demand and rental prices. For example, local authorities in the United Kingdom are now required to account for student housing in their urban planning strategies, promoting the development of new student accommodation facilities².



² For an example, see the London Plan 2021 by the Greater London Authority: <https://www.london.gov.uk/programmes-strategies/planning/london-plan/the-london-plan-2021-table-contents>

FROM CHALLENGES TO INSIGHTS: **KEY TAKEAWAYS AND BEST PRACTICES**



Landlords in the private rented sector for student accommodation face a complex array of challenges that influence their investment strategies and operational viability. The market-based approach, while offering flexibility and diversity in rental options, also exposes landlords to significant regulatory and economic pressures.

Economic pressures, including rising maintenance costs and fluctuating market conditions, further complicate the landscape for landlords. These pressures can lead to a reduction in the quality of housing and limit the ability of landlords to expand their portfolios. Additionally, the disparity between the PRS and PBSAs, where the latter benefit from regulatory exemptions, places further competitive strain on private landlords.

Despite these challenges, the private rented sector has demonstrated resilience. Landlords have adopted various strategies to remain competitive, such as offering flexible lease terms, investing in high-demand areas, and forming partnerships with educational institutions. These approaches help to attract and retain student tenants, ensuring steady occupancy rates and revenue streams.

STRATEGIC FINANCIAL INCENTIVES AND INNOVATIVE APPROACHES TO ADDRESS STUDENT HOUSING SHORTAGES ACROSS EUROPE

The focus groups conducted for this study have concluded that **local and national incentives can effectively increase supply if these are well-communicated and accessible**. Public interventions through incentives such as flat tax regimes, targeted subsidies, and regulatory exemptions can unlock underused housing stock or attract private investment when properly implemented. Moreover, **financial guarantees and rental support schemes are powerful tools to attract landlords to the student housing sector**. Initiative that reduces risk and increases landlord confidence, especially when renting to young and international tenants.

First and foremost, **the financial aspect is crucial**, as observed by the participants of the focus groups. The private student rental sector can offer **attractive financial returns**, especially when compared to other traditional investment sectors. For instance, in France, renting to students can provide tax advantages (which are the same as for the standards long-term leasing) such as a 50% deduction under the micro-BIC scheme or itemised deductions under the *régime réel*, and in certain cases, renting a room in the landlord's own home may be tax-exempt.



Addressing the student housing shortage necessitates a strategic approach that focuses on **financial incentives for property owners to renovate their properties and also to convert unoccupied buildings into student accommodations**. Given the extended timelines required for new construction, leveraging existing vacant properties presents a more immediate solution. For example, the University of Alicante in Spain has developed a program³ that facilitates access to affordable rental housing for students. The program focuses on attracting unoccupied housing in the private market within the municipality of Alicante, appropriate to the needs and economic conditions of students. Similarly, in Germany, the initiative "Wohnen für Hilfe" (housing in exchange for support services) is a notable example of social innovation. In Hungary, the national Government and local municipalities provide funding and construction programs for the construction and renovation of student housing, contributing to the expansion of affordable accommodation options.

³ See the programme at: <https://web.ua.es/es/oia/alojamientos/programa-alquiler-asequible-de-vivienda.html>



ENHANCING STUDENT ACCESS AND PROTECTION IN THE PRIVATE RENTED SECTOR THROUGH FINANCIAL SUPPORT AND REGULATORY MEASURES

The Member States should consider implementing targeted financial mechanisms, such as low-interest loans, tax reductions, and grants, targeted both to property owners and students. For instance, the Government of Spain has implemented the Bono Alquiler Joven⁴, a financial aid that offers 250 euros per month for two years to young people between 18 and 35 years of age to facilitate access to rental housing. This measure is part of the State Plan for access to housing 2022-2025 and seeks to alleviate the economic burden of renting for young people. Additionally, facilitating partnerships between public and private sectors can expedite the transformation of these properties into suitable student housing.

There can be **different measures and schemes to protect students in PRS**. In England and Wales for example, landlords are required by law to protect deposits in one of the Government approved schemes, these ensure that deposits are returned fairly to the tenants at the end of the tenancy offering security and

protection to both landlords and tenants. If the students don't have a qualifiable credit score, many [use a rent guarantor](#), allowing the use of guarantors, additionally in some cases universities and local councils offer guarantor schemes that don't have a guarantor in the UK, which is helpful mostly for international students. For shared properties, rented to groups of students as in Houses in Multiple Occupation (HMOs), many landlords opt into a mandatory licensing scheme. This helps clarify the landlord's responsibilities and ensures that property standards are maintained.

It is important also to actively combat scams through trusted partnerships and landlord support. Scams are a criminal issue, not a market failure as they often involve fake listings targeting students who cannot visit properties in person, especially international students. Tackling this requires strong cooperation between universities, platforms, and verified property owners to ensure listings are legitimate and students know where to look for trusted offers.

⁴ See more in the page of the Ministry at: <https://www.mivau.gob.es/vivienda/bono-alquiler-joven>



REDUCING RISK AND INCREASING CONFIDENCE FOR LANDLORDS RENTING TO STUDENTS

For landlords, it is **crucial to stay informed about regulatory developments and market trends**. The HOME2 survey (see Annex 1) revealed that only 54% of respondents said they were aware of support schemes in their country, and many indicated that such schemes were difficult to access or understand.

The focus group exposed several best practices, while the most notable one is the Visale scheme in France. Funded by Action Logement, Visale provides a 100% rent and damage guarantee for landlords renting to young tenants, including students and international students. The process is fully online and free for both parties. It dramatically reduces the financial risk of renting to students and encourages more landlords to enter the market.

In Germany, a commonly used tool is the “Mietbürgschaft” (rental guarantee), where a third party, often parents or guardians, acts as a guarantor for student tenants. This provides landlords with financial reassurance in case of missed payments, especially when renting to students with no regular income. Additionally, many landlords request Schufa credit reports,

even from young professionals, to assess financial reliability, though this is often substituted by guarantor agreements for students. To further mitigate risk, some cities and student housing agencies (Wohnraumagenturen) offer rental mediation and support services. These agencies, often run by municipalities or in partnership with universities, help match students or young workers with private landlords. In many cases, they offer standardised contracts, rental insurance, or support in case of conflicts, making the process more transparent and secure for both sides.

Expanding such schemes, or supporting institutional guarantee models, across Member States, could drastically reduce the perceived risk and open more rental opportunities. Moreover, it is **necessary to enable flexible lease options adapted to student cycles**. Short- and medium-term rentals aligned with academic calendars are essential. Overly rigid tenancy laws, especially those eliminating fixed terms, may cause landlords to pull out from this market segment.

FOSTERING COLLABORATION AND STRATEGIC INVESTMENT TO STRENGTHEN THE STUDENT HOUSING MARKET

Furthermore, **engaging in continuous dialogue with policymakers and participating in industry associations can help advocate for balanced regulations that support both affordability for students and sustainable returns for landlords.**

It is important that regulations ensure affordability without deterring supply, especially in areas where demand already exceeds available housing. By leveraging strategic investments and innovative management practices, landlords can continue to thrive in the student accommodation market, providing high-quality housing that meets the evolving needs of the student population across Europe.

Likewise, **fostering closer collaboration between universities and landlords**, particularly through guaranteed leases and support services, can significantly enhance mutual trust and expand market access. Such partnerships make student housing more attractive to landlords by offering financial stability and operational support.

In Spain, the Ministries of Housing, Economy and Universities have signed a protocol to promote the construction of affordable rental housing for university students and staff. This agreement contemplates the use of public land in municipalities with major rental



problems, seeking suitable housing solutions for the university community.

In Hungary, there are collaborations between universities and private investors have led to the development of housing projects that offer quality and affordable accommodation for students.

In Germany, access to affordable student accommodation is supported through a range of decentralised, but effective initiatives involving public institutions, universities, private partners, and student organisations. The primary providers of low-cost student housing are the Studentenwerke, which operate nationwide, offering subsidised rents and targeted support for international and low-income students.

Several German cities have successfully implemented public-private partnership (PPP) models, where private developers build student housing on public land under conditions that guarantee affordability for a fixed period. These partnerships help expand housing supply in dense urban areas. Additionally, many municipalities support programs that mobilise private landlords, offering mediation services, rent guarantees, or tax incentives to encourage the rental of private rooms or apartments to students.

Additional examples shared by participants included local initiatives in Spain, the Seville University program offering free housing to students in the homes of the elderly, people with disabilities and single-parent families. In exchange, students provide company and

help with small tasks, contributing only to the payment of electricity, water and gas bills with 30% of the amount.

ANNEX 1:

QUANTITATIVE STUDY

In response to the growing demand for student accommodation across the European Union and in light of changing rental dynamics, UIPI conducted a Europe-wide survey to gain a deeper understanding of the role of private landlords in this sector.

The survey examines the profile and activities of landlords who rent to both national and international students, including the types of rental schemes they offer, the operational constraints they face, and their perceptions of the market. It also aims to identify the structural practices, challenges, and motivations of these landlords, as well as the regulatory and market factors that influence their investment decisions and their capacity to expand the supply of student housing.

METHODOLOGY OF THE SURVEY

SAMPLING STRATEGY

Due to the lack of a comprehensive database of private landlords across the EU, a combination of non-probabilistic convenience sampling and snowball sampling was employed. Convenience sampling was necessary given resource constraints and the inherent difficulty in reaching a geographically dispersed and diverse target population. To mitigate potential biases associated with this approach, the survey was disseminated through multiple channels, including landlord associations, student housing networks, and professional organisations, ensuring a broad and varied respondent base.

In addition, snowball sampling was utilised to extend the survey's reach through industry networks and peer referrals. Given the decentralised and often informal nature of small-scale student accommodation providers, this method enabled access to a wider pool of respondents who may not be directly affiliated with institutional or professional landlord associations.

DATA COLLECTION

The survey was conducted online via the SurveyMonkey platform. To maximise participation, the questionnaire was made available in nine languages: Czech, Dutch, English, Finnish, French, Greek, Italian, Portuguese, and Spanish. Data collection took place between 22 April and 11 June 2024.

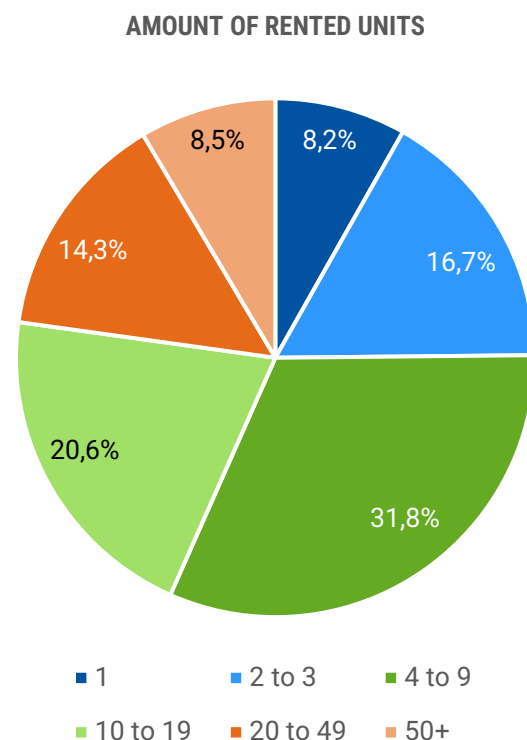
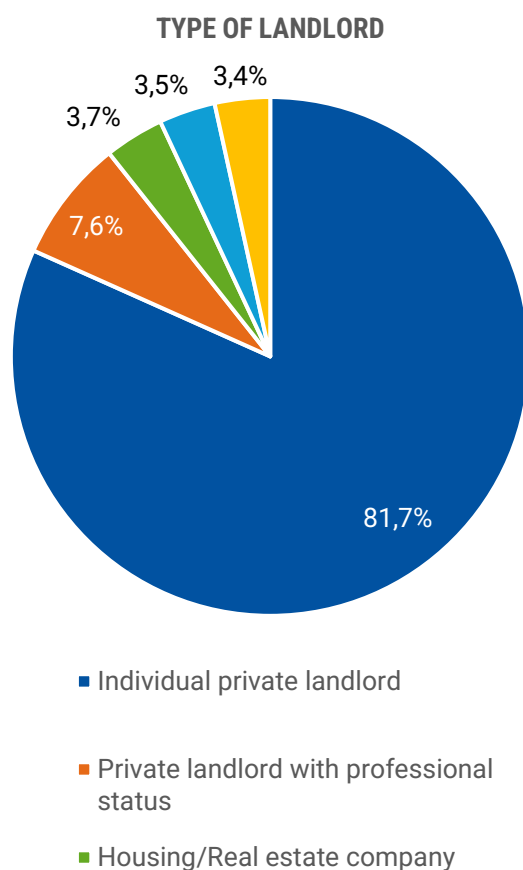
The survey instrument included a combination of open- and closed-ended, as well as Likert-scale questions. Ethical considerations, including informed consent and anonymity, were prioritised to ensure compliance with legislation and research integrity standards.

ANALYSIS

PROFILE OF THE RESPONDENTS

Individual private landlords are, by far, the predominant type of respondent (81.7%), followed by private landlords with professional status (7.6%), with the remaining divided into other minor categories. 71.72% of respondents rent or have recently rented at least a unit⁵ to national or international students.

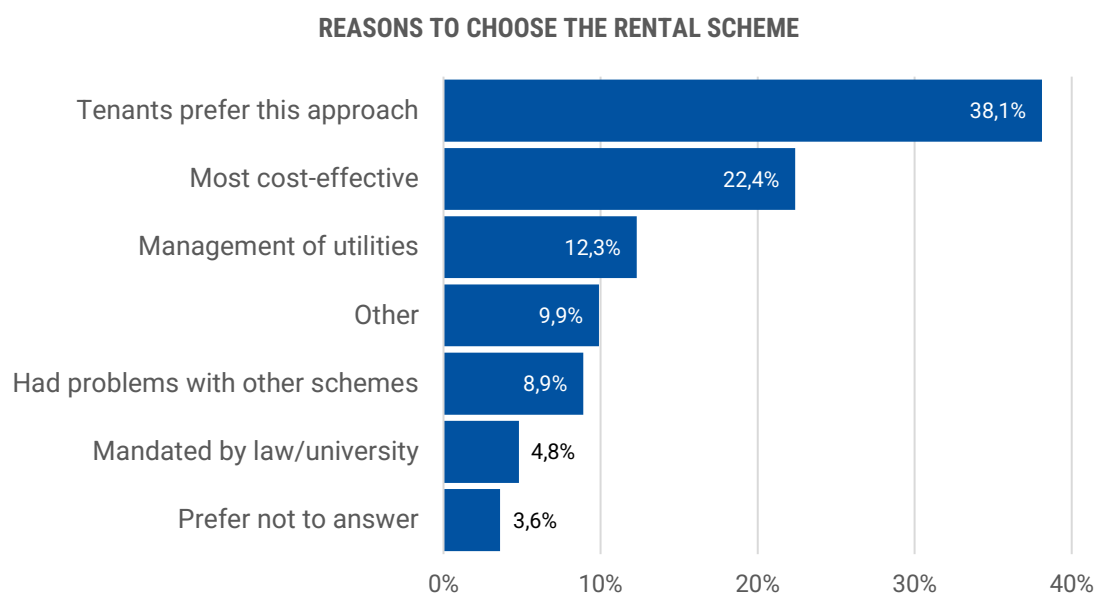
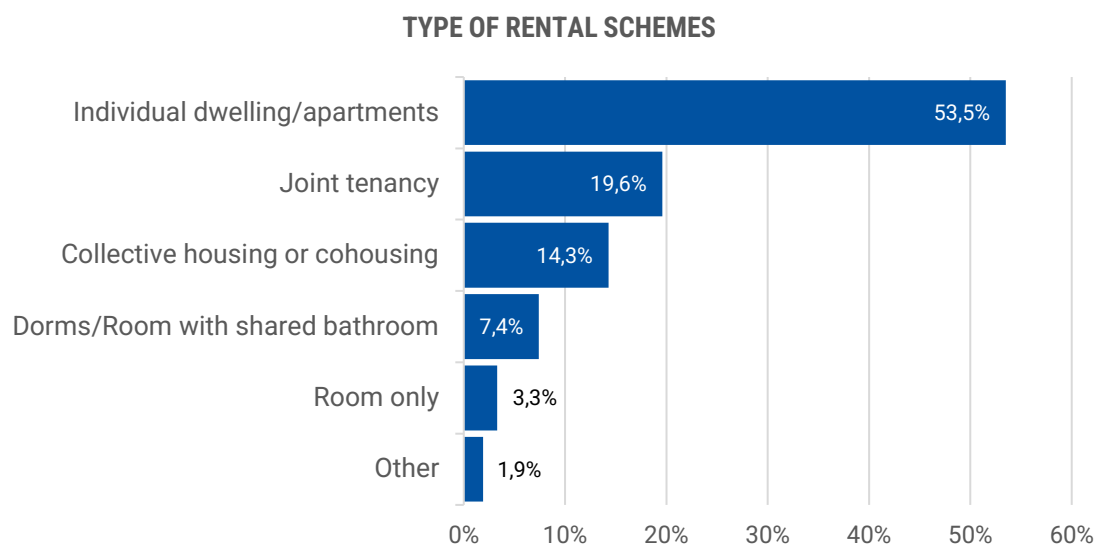
Almost a third of respondents (31.8%) reported renting out between 4 and 9 housing units, making this the most common category. A further 20.6% manage between 10 and 19 units, while 16.7% rent out 2 to 3 units. Larger portfolios are less common: only 14.3% rent between 20 and 49 units, and 8.5% operate over 50 with increasingly larger portfolios being less common. At the lower end, 8.2% of respondents rent out a single unit.



⁵ Units are to be understood in this context as a unit for which there is a rental contract, and it could be a bed, room or an entire dwelling.

Over half of respondents (53.5%) offer individual dwellings or apartments, making this the predominant rental scheme. Joint tenancy⁶ is the second most common arrangement (19.6%), followed by collective or co-housing models⁷ (14.3%). Other type of schemes are less frequent.

Landlords' choice of rental scheme is primarily influenced by tenant preferences (38.1%). Cost-effectiveness is also a significant factor, cited by 22.4% of respondents, followed by ease of utility management (12.3%).



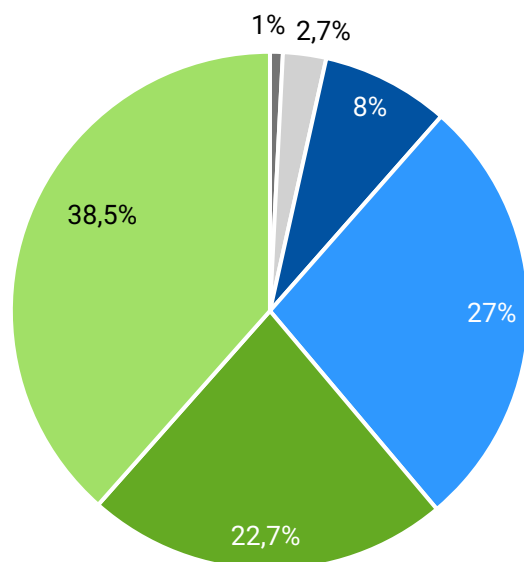
⁶ Joint tenancies are schemes in which tenants hold the tenancy contract jointly, and are all liable for rent/costs together.

⁷ Cohousing refers to a building format in which individually rented units are clustered around shared spaces.

ABOUT THE SECTOR

Typically, landlords provide medium-length contracts (27% for nine months; 22.7% for 1 year) or longer, as 38.5% of contracts last for more than a year.

LENGTH OF RENTAL CONTRACT

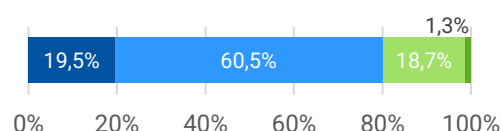


- 1 month or less
- Up to 3 months
- Up to 6 months
- Up to 9 months (academic year)
- Up to 1 year
- More than 1 year

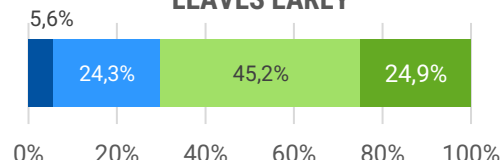
Landlords perceive student accommodation to be a stable sector as only 2/10 tenants leave often and, in such situations, replacements are deemed easy to find as 70% often or always find a replacement for the remainder of the academic year. It is also common for the same tenant to remain in the property (79.6%) for more than one year.

On the same note, almost 6/10 respondents say their tenants promote the accommodations between friends and other students.

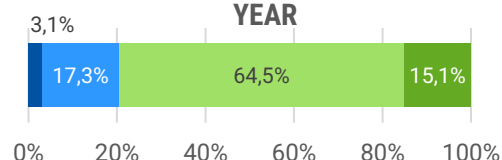
TENANTS END CONTRACTS EARLY



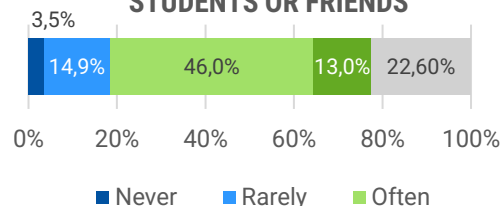
POSSIBILITY OF FINDING A REPLACEMENT AFTER A TENANT LEAVES EARLY



TENANTS STAY IN THE SAME PROPERTY FOR MORE THAN A YEAR



TENANTS PROMOTE THEIR ACCOMMODATION TO FELLOW STUDENTS OR FRIENDS



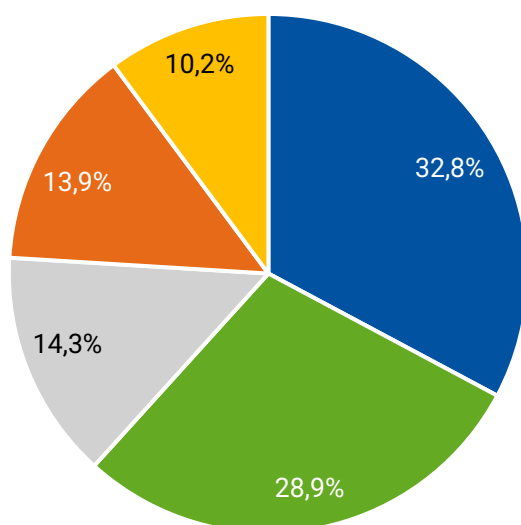
■ Never ■ Rarely ■ Often



Over 75% of the landlords surveyed rent to international students, citing high demand (32.8%) and an interest in entering the short-term rental business (28.9%) as main reasons. Additionally, the 13.5% of responses marked as “Other” highlight a diverse range of individual motivations that fall outside the main response categories.

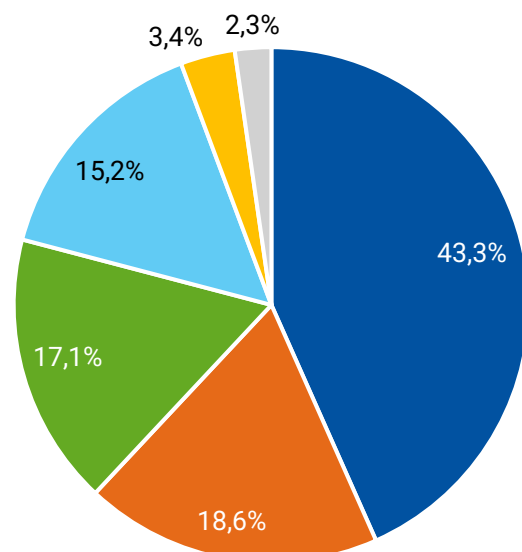
For landlords that do not rent to international students, a perceived lack of demand (43.3%) is the main impediment to enter the market followed by challenges due to enforcing guarantees (18.6%) and a lack of interest in renting short-term (17.1%).

REASONS TO RENT OUT TO INTERNATIONAL STUDENTS



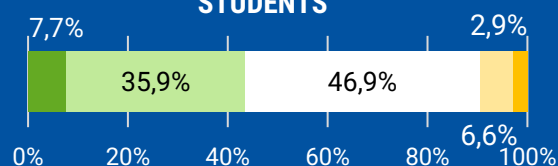
- High demand in my sector of operation
- Interested in renting short term
- Other
- Specific provisions regarding guarantees
- Management through intermediaries

REASONS TO **NOT RENT OUT TO INTERNATIONAL STUDENTS**



- No demand in my sector of operation
- Challenges due to guarantees
- No interest in renting short term
- Language barriers
- Not in university listing
- Other

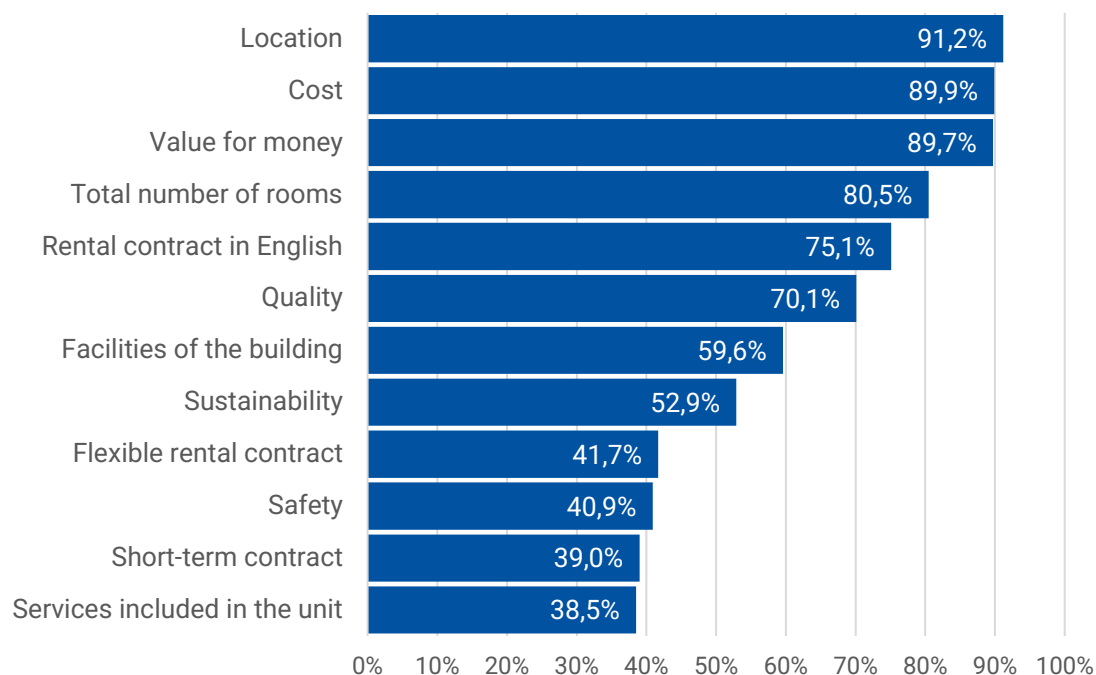
PERCEIVED FLUCTUATION OF DEMAND FROM INTERNATIONAL STUDENTS



- Significant increase
- Increase
- Remain the same
- Decrease
- Significant decrease

From the landlords' perspective, the international student accommodation market shows a positive trend, with 43.5% reporting an increase in international student numbers and 46.9% indicating stable demand in recent years.

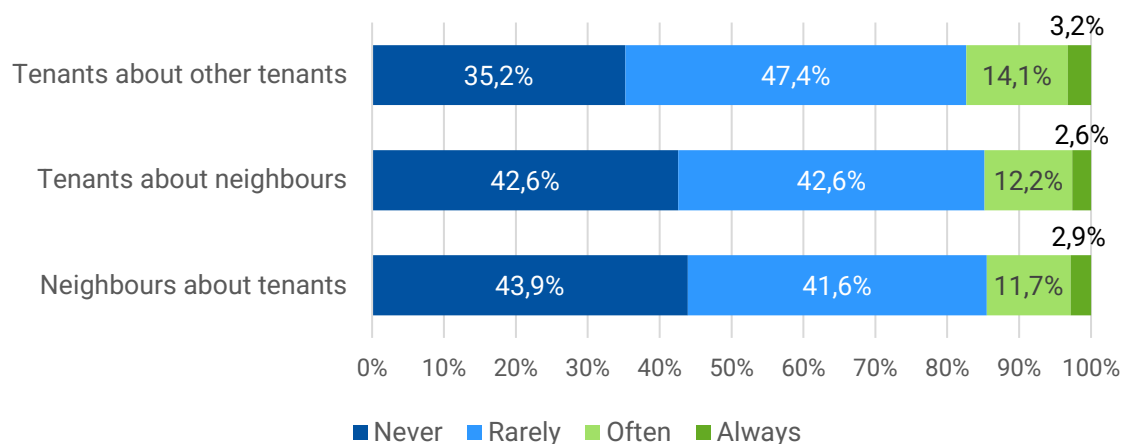
FACTORS VALUED BY STUDENTS ACCORDING TO LANDLORDS MAX. THREE ANSWERS



According to landlords, students prioritise practical and financial aspects when choosing accommodation. Location (91.2%), cost (89.9%) and value for money (89.7%) are identified as the most important factors. Other frequently mentioned priorities include the total number of rooms (80.5%) and having a rental contract in English (75.1%).

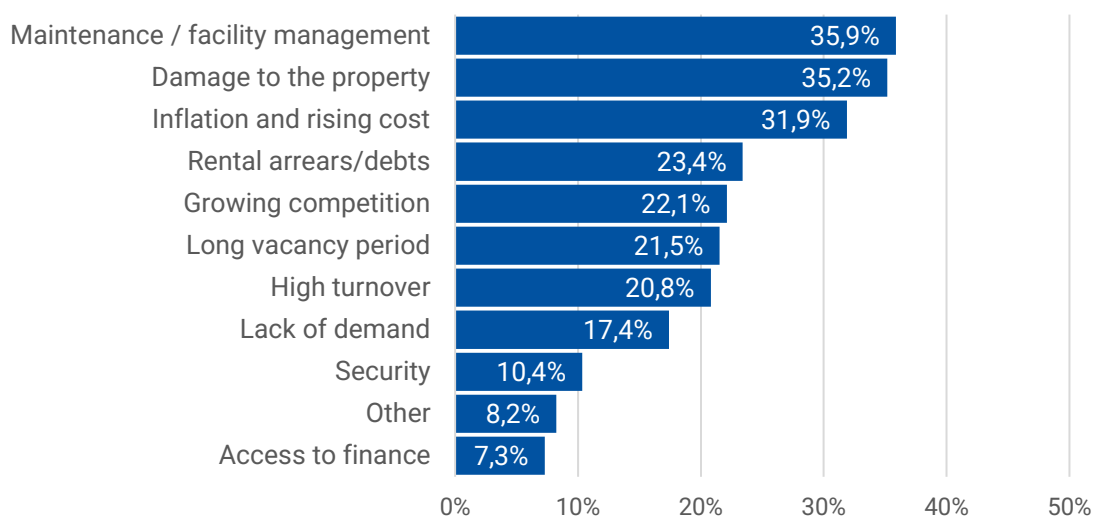
By contrast, aspects such as sustainability (52.9%) and included services (38.5%) are perceived as less influential in students' decision-making. Overall social behaviour between tenants and their neighbours is positively perceived by landlord, with over 80% saying they rarely or never receive complains.

LANDLORDS' REPORTED FREQUENCY OF RECEIVING TENANT COMPLAINTS



MARKET CHALLENGES

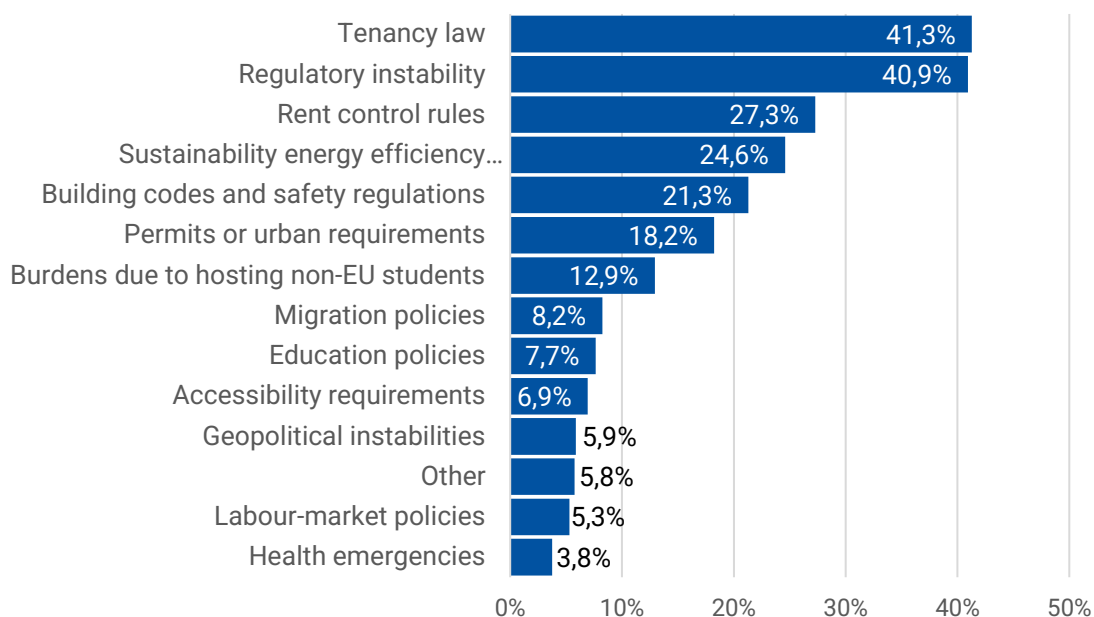
MARKET CHALLENGES EXPERIENCED BY LANDLORDS
MAX. THREE OPTIONS



Respondents were asked to identify the main challenges they face when renting to students divided between market-related and legal or policy-related. Among market-related challenges, they most frequently cite maintenance and facility management (36%) and damage to property (35%) as key concerns. Inflation and rising costs are also noted by nearly one third of respondents (32%), while issues such as rental arrears (23%) and growing competition (22%) are less common answers.

When asked about the main legal or policy-related challenges impacting their activity, the most frequently cited issues are tenancy law (41%) and regulatory instability (41%), followed by rent control rules (27%) and sustainability and energy efficiency requirements (25%). Other challenges such as building codes, permits, or migration policies are mentioned less frequently.

LEGAL OR POLICY-RELATED CHALLENGES EXPERIENCED BY LANDLORDS
MAX. THREE OPTIONS

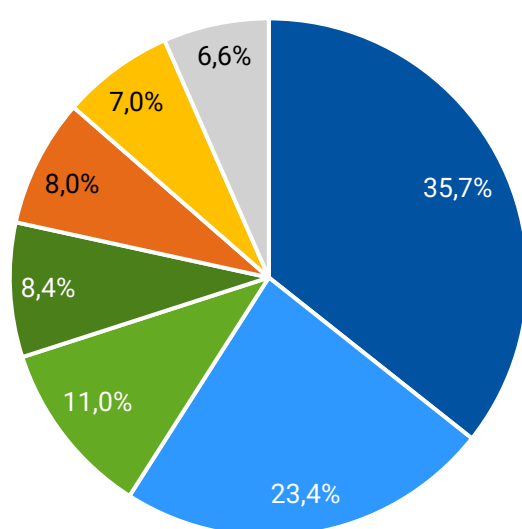


MARKET INCENTIVES

High demand is the main motivation for investing in student accommodation (35.7%), followed by the possibility of short-term rentals as opposed to general rentals (23.4%). Financial incentives such as tax benefits (11%), coverage of rental arrears (8.4%), and guaranteed housing allowances (8.0%) are less frequently cited.

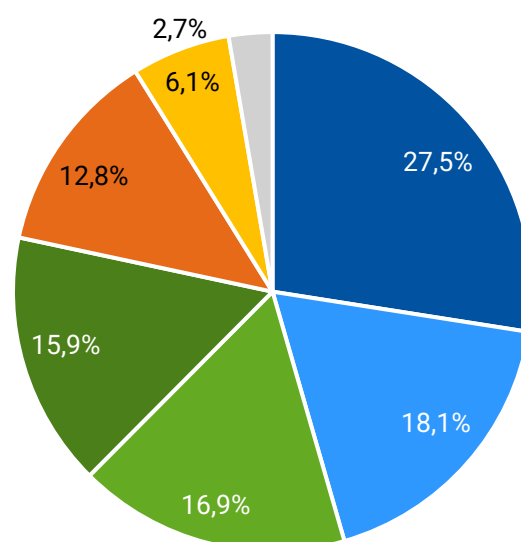
Over a quarter of respondents (27.5%) reported that no legal or policy incentives influence their investment. Among the incentives already in place, adapted or absent tenancy laws (18.1%), differing habitability standards (16.9%), and exemptions from rent control rules (15.9%) are the most relevant. Other factors such as mandatory guarantees (12.8%) and planning flexibility (6.1%) are less commonly mentioned.

MARKET-RELATED MOTIVATIONS TO INVEST IN STUDENT ACCOMMODATION



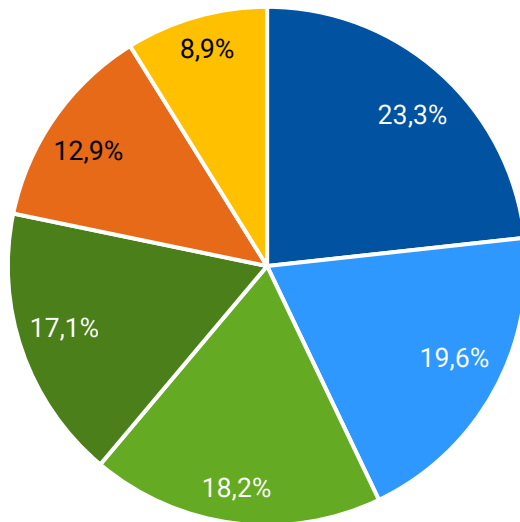
- High demand on the market
- Possibility to rent short term (opposed to the general private rented sector)
- Specific tax incentives for student accommodation investments
- Rental arrears/debts covered (academic funds)
- Institutionally-guaranteed housing allowance

LEGAL OR POLICY-RELATED MOTIVATIONS TO INVEST IN STUDENT ACCOMMODATION



- None of the above
- Adapted or lack of tenancy law
- Different habitability standards
- Derogation of specific rent control rules
- Mandatory guarantees (e.g. deposit)
- Removal of planning restrictions
- Other

LEGAL OR POLICY-RELATED INCENTIVES THAT WOULD ENCOURAGE INVESTMENT IN STUDENT ACCOMMODATION



- Softer tenancy law
- Local tax incentives
- Exemption from rent control
- Mandatory guarantees (e.g. deposit)
- Different habitability standards

rent control (18%). Other relevant elements included mandatory guarantees such as a deposit (17%) and different habitability standards (13%). Only 9% of respondents indicate that none of these factors would influence their decision.

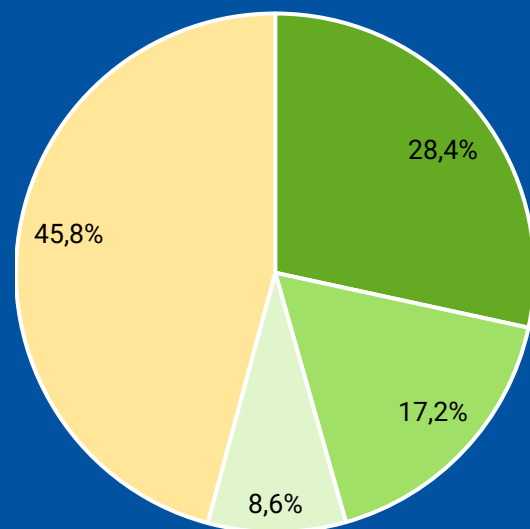
These results indicate a partial alignment between existing legal or policy incentives and those that would motivate more landlords to invest. While some relevant measures are already in place, respondents highlight a stronger interest in softer tenancy laws, local tax incentives, and exemptions from rent control as more influential factors than the ones present.

54.2% of respondents are familiar with the tax incentives and benefits available in their country, province or municipality. However, 17.2% consider it difficult to find information or support, and 8.% say it is difficult to qualify.

The specific incentives available are quite varied, but the most common financial incentives are “property tax exemptions or reductions specifically for student accommodation landlords” (37.1%), “income tax deductions or credits related to rental income generated from student housing” (35.9%) and “tax incentives for investments in energy-efficient or sustainable housing upgrades” (35.7%).

Among the factors that would motivate landlords to invest in student accommodation, the most cited are softer tenancy law (23%), followed by local tax exemption from

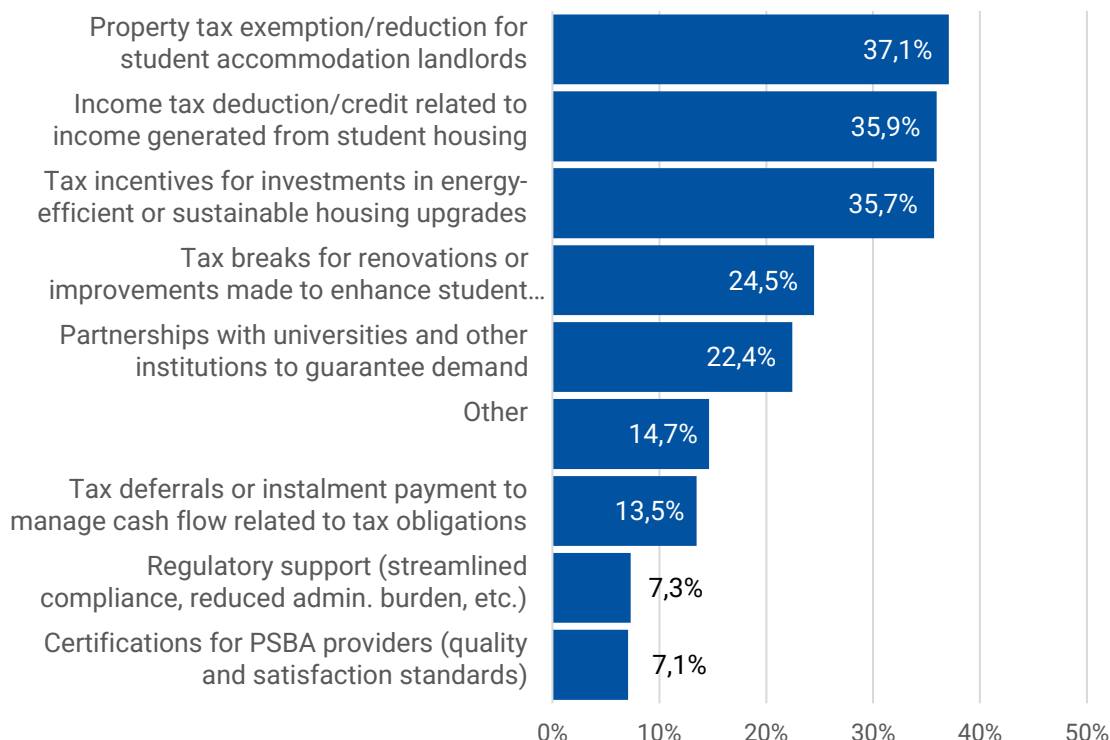
FAMILIARITY WITH AVAILABLE LEGAL OR POLICY-RELATED INCENTIVES



- Yes
- Yes, but it's hard to find information/support
- Yes, but it's hard to qualify
- No

AVAILABLE INCENTIVES FOR LANDLORDS TO INVEST IN STUDENT ACCOMMODATION

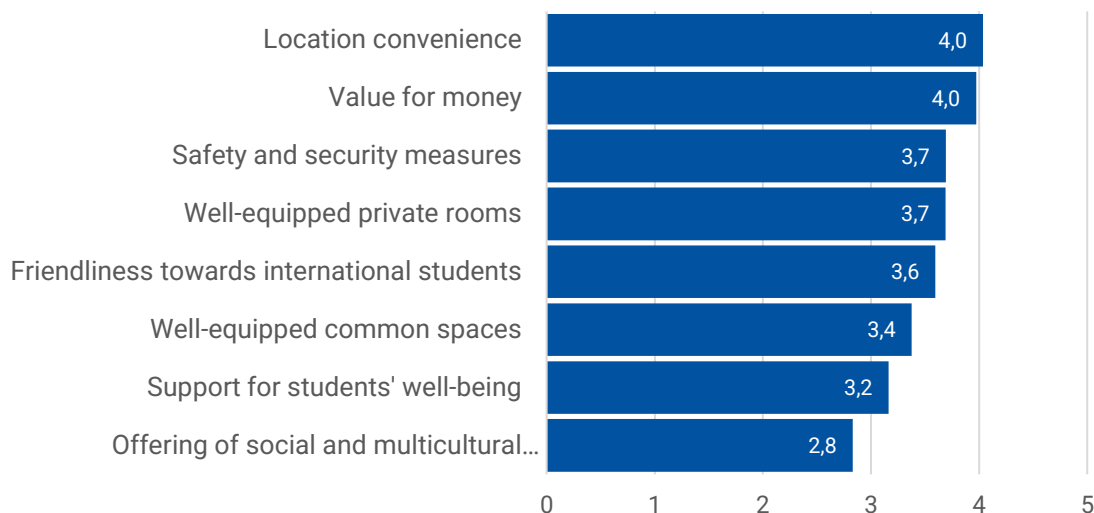
MAX. THREE OPTIONS.



The survey also asked landlords to rank the importance they attribute to the European Quality Label categories. According to the average scores reported by landlords (on a scale from 1 to 5), the most prioritised aspect when renting to students is location convenience (4.0), closely followed by value for money (4.0).

Safety and security measures (3.7) and the quality of private rooms (3.7) are also considered important. Features such as support for international students (3.6), common spaces (3.4) and well-being services (3.2) received moderate importance, while social and multicultural activities were rated lowest (2.8).

IMPORTANCE OF THE EUROPEAN STUDENT HOUSING QUALITY LABEL CATEGORIES FOR LANDLORDS



ANNEX 2:

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