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From: General Secretariat of the Council
To: Permanent Representatives Committee/Council

Subject: Housing Security for all: Responding to the Needs of Students and Middle-Income Households
- Exchange of views

Delegations will find attached a Presidency steering note on the above subject, with a view to the exchange of views at the Council (EPSCO) on 29 June 2026.

Housing Security for All: Responding to the Needs of Students and Middle-Income Households

Access to affordable, adequate and secure housing has become an increasingly pressing challenge across the European Union. Rising housing costs, limited housing supply, demographic changes, urbanisation and increased demand in metropolitan, touristic and university cities continue to place significant pressure on housing markets. As housing conditions influence access to education, employment and social inclusion, housing security has become an important policy objective across the European Union.

While housing vulnerability has traditionally been associated with the most disadvantaged groups, housing pressures are gradually affecting a broader range of households across society, including middle-income households, young professionals and students. In many regions, rental costs have risen faster than incomes, creating new forms of housing insecurity and a higher risk of social exclusion.

Students are particularly affected by these developments. The shortage of affordable and adequate student accommodation, combined with rising rents in university cities, is creating significant barriers to access to higher education, mobility and equal opportunities. As a result, many students face increasing financial pressure which can limit access to educational opportunities and adversely affect their academic experience. These challenges may discourage them from pursuing further studies, participating in educational mobility programmes or successfully completing their education. In some cases, high housing costs may lead students to postpone, reconsider or abandon educational opportunities altogether, while others may be forced to endure precarious living conditions or significant financial burdens. Furthermore, transitioning out from student accommodation may present further challenges. Ensuring access to affordable and suitable student housing is therefore essential for promoting equal access to education, supporting social inclusion, and enabling students to fully benefit from learning and mobility opportunities.

At the same time, a growing number of middle-income households face challenges in securing and maintaining affordable housing in highly competitive housing markets. Many households spend a growing share of their income on housing costs, reducing their capacity to meet other essential needs and increasing their exposure to financial vulnerability. Ensuring access to affordable housing for essential workers, including healthcare staff, care professionals, teachers, and emergency services personnel, is critical to maintaining resilient, inclusive, and well-functioning communities. However, these workers frequently encounter housing affordability challenges and limited housing availability, especially in urban areas where demand for their services is higher. Providing affordable and accessible housing options helps support workforce retention, reduces commuting burdens, and enables essential workers to continue contributing effectively to the communities they serve. In this context, housing affordability also has direct implications for labour mobility, public service delivery and regional economic cohesion.

Preventing housing exclusion and addressing housing insecurity requires a comprehensive approach that combines multisectoral action. Intensifying investment in affordable and inclusive housing to increase the stock of affordable housing, including through the construction, renovation and repurposing of buildings, remains essential. This also requires addressing the various bottlenecks, including planning, risk allocation, returns, governance, that currently limit such investment. Equally important is the promotion of diverse housing solutions that respond to changing social needs, including affordable rental housing, student accommodation, community-based housing models and other forms of cost-based housing that support inclusion and affordability over the long term. At the same time, reducing the risk of housing exclusion requires a policy mix spanning social housing provision, targeted income support, and preventive measures against housing exclusion.

Housing policy is increasingly shaped by structural drivers such as demographic change, rising construction costs, financial conditions and divergent national regulatory frameworks, which together influence both affordability and supply dynamics across Member States. Preventing and addressing housing exclusion requires not only increased investment but also improved coherence between regulatory frameworks, financing instruments and housing delivery systems at national, regional and local level.

Questions for discussion

Against this background, ministers are invited to address the following two questions:

- 1. What regulatory and administrative policy measures have proven most effective in addressing housing affordability challenges faced by students and middle-income households, particularly in areas experiencing short housing supply?*
 - 2. How can public and private investment be better mobilised to expand affordable housing options for students and middle-income households while ensuring housing security, social inclusion and long-term affordability?*
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