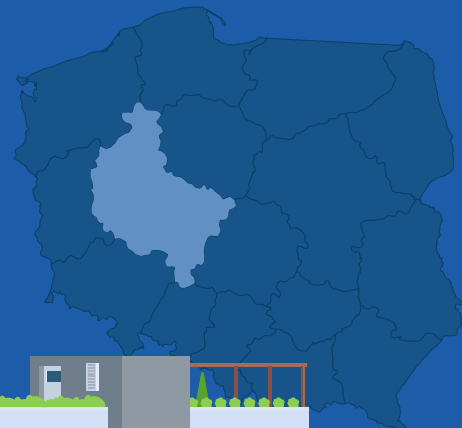


Apartments for Graduates – Poznań

Good practice

Member State, (NUTS2) Region: Poland — Wielkopolskie (PL41)

Publication date: March 2026



Basic project details

Main institutions heading the initiative:

- City of Poznań
- Poznań Social Housing Association (PTBS)

Organisations involved:

- Poznań Social Housing Association (PTBS) - project developer, estate manager
- City Hall of Poznań - regulatory support and partial financial contribution
- Local universities and employers as indirect beneficiaries of talent retention strategies

Project duration:

Initiated in **2012/2013** with ongoing implementation and tenant rotations every ten-year cycle.

Main sectors targeted: Quality of life and equal access to essential services, Demographic dynamics and migration.

Goals of the initiative:

The initiative addresses Poznań's shortage of affordable housing, a key factor driving young university graduates to leave the city despite its strong labour market. Many young adults begin their careers with modest incomes or temporary contracts, limiting access to commercial loans and stable accommodation. The "Apartments for Graduates" programme responds by offering affordable, good-quality rental housing with secure tenancy conditions of up to ten years. Its objective is to retain young talent, support early career stability and counteract depopulation trends, ensuring that graduates can establish both their professional and social lives in Poznań.

Official website: [Apartment for Graduates – PTBS](#)

Implementation costs

Total budget: The programme is financed through a combination of PTBS own capital, tenant participation fees, bank loans and a contribution from the City Hall.

Sources of funding:

- PTBS financial resources – 8.9 million PLN (EUR 2.1 million)
- Tenant participation fees (repayable) - 5.7 million PLN (EUR 1.4 million)
- Bank loan - 9.3 million PLN (EUR 2.2 million)
- Contribution from City of Poznań under repayable capital subsidies - 0.7 million PLN (EUR 0.2 million)

Amounts: around 25 million PLN (≈ EUR 5.9 million)

Short summary of the project

Poznań is one of Poland's principal academic centres. It is characterised by structurally low unemployment but it faces persistent challenges in retaining young, educated residents entering the labour market. A key barrier is the limited availability of affordable housing for recent graduates, whose initial employment conditions – typically modest salaries combined with temporary or project-based contracts – restrict access to mortgages and long-term financial commitments.

In response to these constraints, the City of Poznań made municipal land available and, together with the Poznań Social Housing Association (PTBS), launched the “Apartments for Graduates” programme in 2012–2013. This initiative is part of a broader strategic effort to strengthen the city's human capital base by facilitating access to affordable, good-quality rental accommodation for young professionals. The programme offers residential units located in well-connected urban areas at competitive rental rates, combined with secure long-term tenancy agreements of up to ten years.

Eligibility criteria are designed to ensure targeted support and transparent allocation of dwellings. Applicants must have completed higher education within the previous five years, be under 36 years of age, not own property within Poznań's administrative boundaries and demonstrate employment or business activity in the city, including the payment of local taxes. Income thresholds ensure that assistance is directed towards households most affected by barriers to market-rate housing.

The residential complex comprises 143 units distributed across four buildings, offering a mix of one-room and two-room flats. Its location ensures access to public transport services, cycling infrastructure, green areas and key urban amenities. As part of Poznań's Development Strategy¹ and its integrated housing and demographic approach, the programme seeks to counteract suburbanisation trends by providing conditions conducive to young adults remaining in the city. The high demand observed from the outset demonstrates the programme's relevance, effectiveness and continued strategic value for urban development.



Regional context

Wielkopolska, or the Greater Poland Voivodeship, is one of Poland's key socioeconomic regions, ranking as the second largest in area (29,826 km²) and third in population within the country. The region presents a strong and diversified economic base, supported by advanced industry, a well-developed SME sector and dynamic urban centres, with Poznań functioning as the principal economic hub.² According to the Statistical Office in Poznań, the voivodeship maintains solid and sustained socio-economic performance, reflected in productivity, enterprise activity and regional competitiveness.³

Poznań itself benefits from one of the country's most resilient labour markets, characterised by advanced manufacturing, logistics and a robust service economy supported by multiple universities and research institutions. However, rapid economic development has significantly increased pressure on the housing market, raising costs and reducing accessibility for young workers entering the labour force. These conditions contribute to rising spatial disparities and affordability gaps, particularly affecting graduates starting careers on temporary or project based contracts that limit their access to mortgage financing.

Demographically, the city faces challenges typical of European metropolitan areas, including suburbanisation, population ageing and outward migration of educated young residents seeking affordable accommodation. These trends risk undermining long-term urban resilience by reducing the availability of qualified labour and accelerating socioeconomic polarisation.⁴

In response, Poznań and its municipal housing company PTBS have introduced affordable rental options for graduates to retain young professionals and counter demographic decline.

Effectiveness

Types of activities



Programme design and strategic setup

The City of Poznań and the Poznań Social Housing Association (PTBS) jointly established the “Apartments for Graduates” initiative as a targeted response to the housing needs of young professionals. The city defined the strategic goal of retaining graduates while PTBS designed the operational model based on the existing TBS (social rental) system⁵, an established Polish framework that offers affordable, regulated rent- housing for people with moderate incomes, making it a practical foundation for creating accessible rental options tailored to young professionals.

Application, eligibility verification and tenant selection

PTBS organises structured recruitment rounds, beginning with a public call for applications. Applicants must meet strict criteria: age, graduation timeline, no property ownership in Poznań, proof of employment in the city and income thresholds. Verification requires checking diplomas, tax residency, income documentation and housing declarations. The high level of demand, with 250 applications submitted in the first call, requires an efficient administrative setup. This currently relies on a dedicated team of three staff members working directly on the Apartments for Graduates scheme, within a broader PTBS organisational structure of around 50 units that also manages other housing programmes.

Affordable rental model and financial participation

The programme operates under a regulated rental model typical of Polish TBS schemes. Tenants pay:

- a **repayable participation fee** in construction costs,
- a **deposit equal to six months’ rent**,
- and a regulated monthly rent (e.g. 19.71 PLN/m² as published by PTBS)⁶.

These mechanisms balance affordability for tenants with financial sustainability for PTBS, which combines participation fees, loans and its own reserves to operate without national subsidies.

Tenancy management and long-term stability

Leases are offered for up to ten years, providing stability for early career graduates while ensuring rotation and access for new cohorts once the term ends. PTBS handles contract signing, deposits, maintenance, repairs and communication with residents. Clear rotation rules and exit procedures support predictable tenant turnover and continuity of the programme.

Communication, outreach and engagement with young talent

The city and PTBS ensure strong communication through its official website⁷, the Municipality online portals⁸ and public announcements⁹ explaining eligibility, fees and benefits. The emphasis on stability, good location and affordable rent helps attract young professionals and reinforces Poznań’s positioning as a graduate friendly- city.



Important outputs, results & achievements

1. Expansion of affordable housing supply

The initiative's most visible output is the delivery of 143 affordable rental apartments across four modern buildings which have so far provided housing for 360 graduates. This marks a significant expansion of Poznań's housing options for young adults and represents one of the city's first large-scale, targeted responses to demographic and housing pressures. The programme's launch generated strong interest, with 250 applicants in the first recruitment round, clearly demonstrating the scale of unmet demand. Subsequent calls continued to record high interest, with applications exceeding available capacity by around 50%, confirming the sustained relevance of the scheme.

2. Retention of young educated talent

A major achievement lies in the programme's proven capacity to retain young graduates within Poznań. By providing affordable, good-quality housing at the beginning of their careers, the initiative directly counteracts outward migration to surrounding municipalities. As a result, around 80–90% of participants remain in Poznań, contributing to a more stable population structure and a sustained supply of highly qualified talent for local employers and universities. Some graduates continue to live in municipal housing beyond the programme itself: to date, 28 graduates have remained in apartments offered under other housing schemes, such as the Rent-to-Own programme (*Najem z dojściem do własności – sprzedaż mieszkań*¹⁰) and the Live in POZ-nan programme (*POZ-nan i zamieszkaaj*)¹¹.

3. Improvement of quality of life and financial stability for residents

Residents benefit from greater financial stability and improved living conditions. Affordable rent enables earlier independence and the ability to plan long-term development, including family formation. A defining strength is the provision of secure tenancy agreements of up to ten years, which significantly reduces the financial precarity often experienced by young adults.

4. Contribution to sustainable urban development

The estate's design (integrating green areas, public transport access, bicycle lanes and proximity to key amenities) supports sustainable mobility and social cohesion. The presence of young, economically active residents enhances neighbourhood vitality and fosters an environment conducive to innovation, community-building and local economic growth.

5. Strengthening institutional capacity and innovative financing

The programme also reinforces PTBS's role as a capable and socially responsible housing provider. Through a hybrid financing model combining tenant participation fees, loans and limited city support, PTBS successfully demonstrates that affordable housing can be delivered without heavy reliance on national subsidies. This positions the city as an innovator in financially balanced, socially oriented housing solutions.





Key success factors

Several factors contributed to the success of the Apartments for Graduates programme.

1. **Strategic location and high-quality urban design**

The housing estate was developed on land owned by the municipality selected with careful consideration of mobility, accessibility and quality of life. Positioned within a well-connected part of Poznań, the estate benefits from proximity to public transport, cycling infrastructure, green spaces and key urban facilities. These attributes enhance daily convenience, promote low-emission mobility choices and increase the attractiveness of the dwellings for young adults. High-quality architectural and spatial design further strengthen long-term resident satisfaction and contribute to the programme's status as a model for sustainable urban development.

2. **Clear target group definition**

A defining strength of the initiative lies in its accurate identification of young graduates as a group particularly vulnerable to housing exclusion. These individuals often face unstable employment, limited savings and restricted access to credit, all of which increase the likelihood of their relocation outside the city. The transparent eligibility framework (covering age, recent graduation, income thresholds and tax residence in Poznań) ensures that support is directed toward those most in need.

3. **Sustainable and diversified financial architecture**

The programme's financing model constitutes one of its most decisive success factors. Building on its long-standing experience in social housing delivery, PTBS combined internal financial capacity with favourable lending conditions to create a stable and resilient funding structure. The use of repayable tenant participation fees helped reduce upfront investment needs and limited reliance on external financing, while also reinforcing the long-term financial balance of the scheme. Municipal involvement was deliberately kept limited, confined to an initial, repayable contribution at the start of the project, and no national subsidies were required.

4. **Alignment with municipal demographic and urban policy goals**

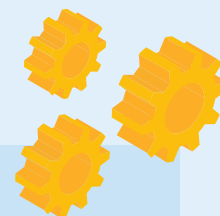
The initiative forms a coherent component of Poznań's broader demographic and urban development strategy¹², complementing earlier municipal programmes such as housing schemes for seniors and future initiatives for students. The city's evidence-based and proactive approach enabled strong political support and efficient administrative coordination. This strategic alignment ensures that the programme not only addresses immediate housing needs but also contributes to long-term objectives related to demographic stability, urban density and social cohesion.

5. **Stability through long-term tenancy agreements**

The provision of secure tenancy agreements of up to ten years offers young professionals the stability required during the critical early phase of their careers. This is further confirmed by the fact that over 95% of graduates remain in their housing until the formal end of their contract. Such predictability reduces financial insecurity, supports economic independence and encourages graduates to establish long-term roots in the city. This form of stability is particularly important for individuals who do not yet have access to mortgage credit but who wish to remain active contributors to the local economy.

6. **Strong demand and positive public recognition**

The programme received strong public interest¹³ from its initial recruitment round, demonstrating the relevance of the intervention and confirming the accuracy of its target group selection. High demand strengthened institutional commitment, enhanced the programme's visibility and contributed to its emergence as a recognised good practice within the wider European context¹⁴ of affordable housing and talent retention- strategies.



Key challenges

1. Limited availability of housing units

The programme faces a structural imbalance between demand and supply. From the first year of implementation, demand from graduates largely exceeded the number of available apartments. Following an initial surge in applications, interest has remained consistently high over time, with demand on average around 50% higher than the available housing capacity each year. This limited supply means that not all eligible applicants can be accommodated, resulting in a highly competitive and selective allocation process.

2. Adaptation of apartment types to accommodate changes in work patterns

The housing typologies currently in use date back approximately ten years. Over this period and particularly following the COVID-19 pandemic, the profile and needs of young workers have evolved significantly. While smaller units were suitable at the time of their introduction, today's young graduates increasingly seek larger apartments that support teleworking and allow more time to be spent at home in adequately sized spaces.

3. Upfront tenant contributions as a barrier

Initial payments may create entry difficulties for certain beneficiaries. For some graduates, the required participation fee represents a financial burden. Even when monthly rents are affordable, the upfront cost risks excluding individuals who otherwise meet the criteria.



Scalability and replicability

Scalability

The Apartments for Graduates model developed in Poznań demonstrates how the city can incorporate targeted, affordable rental housing into its wider urban housing strategy, and provides a practical template that can be replicated in future development projects within Poznań. Its hybrid financing structure – combining PTBS’s operational capacity as the municipal housing provider with tenant participation fees and loan-based investment – offers a workable approach for expanding supply without relying heavily on national subsidy schemes. The fact that PTBS implemented the initiative with only limited external support also suggests that similar schemes remain feasible for subsequent projects, even under fiscal constraints.

Building on the initial success, PTBS is in fact now expanding the programme. Additional units are under development, and the organisation is cooperating with local universities to design a similar scheme tailored to students. A new investment is planned which is expected to result in the completion of a dedicated student housing facility by September 2028. This expansion contributes to shaping a more integrated municipal housing portfolio that supports graduates, students and potentially other social groups such as older residents.

Poznań’s experience also underscores that graduate housing can serve as an effective strategic instrument to strengthen local competitiveness and retain young talent. Many graduates, upon completing their ten-year contracts, remain in the city and thus contribute to its long-term socio-economic development. As many European cities face youth out-migration, skills shortages and stagnant urban centres, the Apartments for Graduates model provides a flexible and cost-effective framework to stabilise the young workforce, improve housing affordability and support sustainable urban development.

Replicability

The initiative demonstrates high replicability across European regions facing similar challenges in housing affordability for young adults. Its transferability is rooted in a set of conditions which many local authorities also enjoy: the presence of a municipal or regionally owned housing provider, access to publicly owned land and the capacity to design a sustainable mixed-financing model that combines loans. When these elements are in place, the model can be adapted without requiring extensive national subsidy schemes, making it a pragmatic solution for municipalities operating under fiscal pressure.

A further strength lies in the programme’s clear and objective selection framework, based on transparent criteria such as age, graduation date, tax residence and income thresholds. These indicators are simple to adjust to local labour-market conditions or national regulatory contexts. The strategic rationale: supporting recent graduates as a means to foster talent retention and strengthen local competitiveness, is widely applicable, particularly in cities with a strong higher-education base, growing skills shortages, and increasing housing pressures.

The initiative’s urban-design characteristics, including proximity to services, green areas and sustainable mobility infrastructure, are equally transferable. These features align with European spatial-planning principles and can be integrated into broader municipal strategies such as student housing, senior living, or mixed-income neighbourhood development. As a result, the model can be incorporated into diverse urban policy frameworks without significant structural modification.

Successful replication nonetheless requires adequate administrative capacity, the availability of developable municipal land and long-term political commitment to youth retention. Cities experiencing depopulation, workforce decline, or economic stagnation may find the model particularly valuable, as it contributes directly to demographic renewal and local resilience.



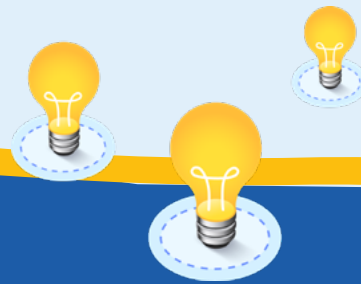
Sustainability

The economic sustainability of the Apartments for Graduates initiative is grounded in a cost-recovery rental model that delivers long-term financial stability while minimising reliance on national subsidies. While the land was publicly owned by the City of Poznań and contributed to PTBS, construction was financed through a combination of PTBS's own allocations and a long-term loan with a 30-year duration, used as an additional funding source. This structure allowed the programme to balance public asset contribution with financial self-sufficiency.

Together, these mechanisms create predictable revenue streams for asset management, maintenance and debt service. PTBS's established role as a municipal housing provider reinforces this financial architecture: its experience in planning, financing and operating social housing allows the organisation to manage risks effectively, reinvest in the estate and leverage favourable loan conditions. Limited but targeted municipal support, particularly access to public land and planning tools, further enhance economic feasibility.

A central pillar of the model is the tenant participation fee, which serves not only as a refundable commitment from future tenants but also as a key financing mechanism. By contributing a defined share of construction costs, tenants directly reduce the total loan volume required. PTBS highlights that, for example, 10% participation reduces the loan by the same proportion, lowering repayment obligations and keeping rents significantly below market levels¹⁵ (approximately 65% on average). For tenants, the economic impact is neutral: due to the difference between regulated programme rents and prevailing market rents, this contribution is typically recovered within approximately four years. Upon leaving the dwelling, the full participation amount is returned, ensuring financial accessibility and transparency.

Stable demand further reinforces the programme's economic resilience. The first call attracted 250 applicants and subsequent rounds have continued to generate high levels of interest, consistently exceeding 200 applicants per year and resulting in full waiting lists. Clear eligibility criteria and income thresholds help maintain a financially cohesive tenant base, limiting arrears and safeguarding rent affordability.



Innovativeness

Innovative aspects of the practice:

The Apartments for Graduates initiative stands out for its ability to integrate demographic policy, affordable housing and economic development within a single, coherent intervention. Unlike traditional social housing programmes primarily oriented towards vulnerable populations, this model explicitly targets young professionals, a group largely overlooked in national housing frameworks, despite their strategic importance for local labour markets and urban competitiveness. By anchoring housing provision in a broader talent-retention agenda, the programme reframes accommodation not merely as a social need but as a driver of economic vitality and urban innovation.

A defining innovative element lies in the programme's financial architecture. The combination of tenant participation fees, long-term loans and limited municipal funding creates a hybrid system that reduces dependence on heavy national subsidies while maintaining affordability. This approach expands the fiscal space available to the municipal housing provider and creates conditions for scalability, allowing similar schemes to be replicated in cities facing budgetary constraints. The model demonstrates that social objectives can be achieved through a financially responsible framework that balances cost recovery with long-term public value.

Another key innovation is the ten-year rotation mechanism, which ensures that programme benefits extend to successive generations of graduates. This design avoids the long-term stagnation often associated with permanent occupancy in social housing and preserves the programme's relevance over time. By guaranteeing turnover, the system remains dynamic and continues to serve its core demographic target without requiring continual expansion of the housing stock.

In urban planning terms, the integration of high-quality, well-located housing into green, transit-accessible neighbourhoods aligns with contemporary standards for sustainable and youth-friendly urban development. This contributes not only to the liveability of the estate but also to wider goals of social cohesion and neighbourhood vitality.

Sources

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Endnotes

- 1 [Development Strategy for the City of Poznan to 2020+ | Poznan.pl](#)
- 2 [Regional profile Wielkopolska, Poland - EU Agenda](#)
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