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### **The impact of social housing on urban development – Polish case**

Following CECODHAS definition of social housing over 3 million dwelling, i.e. 26% of the total housing stock represents this category of housing. Concerning urban structures, areas of concentration of social housing, the share of this sector grows up to 37 %.

Table 1. Social housing in Poland (2001)

Type	Number of units /million/		% of total	
	country	urban areas	country	urban areas
Municipal	1.08	1.08	9.1	13.5
Municipal social dwellings	0.20	0.20	1.7	2.5
TBS	0.20	0.20	1.7	2.5
Co-operative tenancy	1.16	1.15	9.8	14.4
Employer's housing	0.48	0.40	4.0	5.0
<b>SOCIAL TOTAL</b>	<b>3.12</b>	<b>3.03</b>	<b>26.3</b>	<b>36.8</b>

Social housing in Poland includes:

1. Municipal housing stock, i.e. all housing owned by municipalities or their subsidiaries, rented to the citizens according to the rules of local housing policy;
2. "Social dwellings", a sub-sector of municipal housing, mandatory stock of local governments for disadvantaged citizens;
3. Housing owned by Social Housing Associations (TBS), which are non-profit landlords (publicly or privately owned) supported with public funds and providing rental units with economic but regulated rents, allocated according to the income limits;
4. Co-operative tenancy housing - popular during the socialistic stage of co-operative housing, financed with co-op members' own resources and highly subsidised loans. Co-operative tenancy is now becoming less common as a form of tenure. The reduction in number of co-operative rental dwellings is due to the process of transforming co-operative tenancy rights to the ownership rights (individual co-operative tenants can opt for ownership once they pay off the proportional part of subsidy granted for the construction of their dwellings). New co-operative rental dwellings are financed with National Housing Fund loans;
5. Employer-owned housing - this category is composed mostly of rental housing managed by public employers (schools, hospitals, etc.) or state-owned companies; recently companies often resign from their housing property and transfer the ownership title to municipalities.

Social dwellings, i.e. housing for the poorest strata of the society, can be leased to two categories of tenants:

- those who earn qualifying income /the income ceiling is set by municipalities/,
- those who were evicted and the court granted them the right to a social dwelling (disable people, families with children).

Other sectors are occupied predominantly on a basis of pre-transformation allocation schemes.

In nineties only one new policy programme in social sector was established - social rental housing. This programme bases on two solutions:

- provision of preferential long-term capital for the financing of the construction and modernisation of dwellings for lease, where rent payments cover both the credit repayment and the maintenance costs of the dwelling;
- establishment of a specific type of social landlord – Social Housing Associations (TBS).

Social Housing Associations are allowed to rent dwellings to people who can prove, that they do not have any other legal title to the dwelling and that their income per capita is lower that certain limit. Income limits are quite high, above medium salary in a region.

Specificity of the Polish housing:

- shortage of dwellings in urban areas;
- relatively poor standard of existing stock, especially urban multifamily housing;
- low mobility.

Table 2. Urban structure in 2000

Cities by size /population in thousand/	Number of units	Population /in thousand/	% of cities	% of urban population
Small /below 50/	788	9,070.2	89.4	38.0
Medium 50 –200/	73	6,402.9	8.3	26.8
Large /over 200/	23	8,403,4	2.6	35.2
TOTAL	880	23.876,5	100.0	100.0

Specificity of the Polish urbanisation & urban development:

- “managed urbanisation” under socialism,
- slow growth during transformation,
- “unplanned” development of the cities,
- weak position of municipalities,
- crisis of public finance,
- prevailing of social mixed,
- low scale of social exclusion.

Table 3. Cities, social housing sectors & urban development problems

Type of social housing	City zones	Size of cities	Development problems
Municipal	Centre inner city	All, esp. large & medium	crisis of public finance at municipal level ageing of population deterioration of the stock poverty of tenants shortage of provision
Municipal social dwelling	centre inner city	All	technical substandard shortage of provision lack of comprehensive public financing plans for supported pilot projects
TBS	all	All, esp. medium & large	shortage of public financing & shortage of supply too high tenant's income ceiling good standard, low cost of exploitation social mix
Co-operative tenancy	inner city outskirts	Large Medium	technical standard lack of social segregation
Employer's housing	outskirts	All	ageing & poverty low standard of management poor quality

General advantages of the social housing sector in urban areas in Poland, as compared with local market housing:

- survival & dynamic development (ca 15 % of yearly housing production);
- social mix (co-operative and TBS);
- humanistic spatial scale & pattern (comparing to many new free-market developments);
- concentration of historical Polish housing (municipal stock).