



REDUCING
HOUSING
INEQUALITIES

National Report on the Housing System from a Multi- Level Perspective: Poland

An extract from Deliverable 4.2, '*National Reports on the Housing System from a Multi-Level Perspective*', of the ReHousIn project

August 2025

FOREWORD

This report is an extract from Deliverable 4.2, ‘National Reports on the Housing System from a Multi-Level Perspective’, of the ReHousIn project, which analyses housing systems in nine European countries, focusing on tenure-policy frameworks and housing supply dynamics.

The full version of the deliverable is available [here](#).

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The ReHousIn project aims to spark innovative policy solutions towards inclusionary and quality housing. To achieve this, it investigates the complex relationship between green transition initiatives and housing inequalities in European urban and rural contexts, and develops innovative policy recommendations for better and context-sensitive integration between environmentally sustainable interventions and socially inclusive housing.

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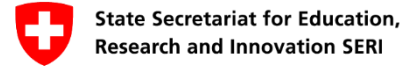


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Interpretative analysis: Degree of commodification

1 EXECUTIVE SUMMARY

The housing landscape in Poland is marked by a persistent reliance on market mechanisms, reflecting a broader trend of recommodification. State support largely focuses on promoting ownership through subsidies and mortgage instruments, while public housing provision remains limited and social rental housing is marginal. Historical and contemporary crises – including post-socialist transformation, the global financial crisis, the COVID-19 pandemic, the war in Ukraine, and inflation – have triggered temporary decommodification measures (e.g., rent freezes, refugee assistance), yet have failed to alter the overarching trajectory. Local governments, formally responsible for social housing, operate under constrained financial resources and growing demand pressures.

Key challenges include the absence of strategic housing planning, insufficient public and social housing stock, and a fragmented, underregulated private rental sector. The emergence of private rental schemes (PRS), especially in urban centers, has exacerbated affordability issues and spatial inequalities. Institutional frameworks such as TBS and SIM remain limited in scope, while the financialization of housing continues to shape access and tenure security.

Simultaneously, climate objectives have brought sustainable housing and energy efficiency into the policy spotlight, particularly through thermal retrofitting and green construction. However, the implementation of the three EEPs may deepen existing housing inequalities. Processes of urban densification often lead to gentrification and tenant displacement, while programmes like “Clean Air” disproportionately benefit wealthier, property-owning households. Structural barriers – including lack of policy integration and exclusion of tenants – limit the inclusive potential of ecological investments.

Despite these challenges, integrated reforms that align housing and environmental goals offer a pathway toward a more equitable energy transition. Simplifying access to support for low-income groups, introducing rent control, and expanding municipal housing – especially in smaller towns – can enhance affordability and social justice. Ensuring access to nature-based solutions in disadvantaged areas further supports an inclusive approach to sustainable urban development.

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2 THE HOUSING DEBATE

The contemporary housing debate in Poland is shaped by a range of interrelated structural and policy challenges. A primary concern is the low effectiveness of national housing policy, which suffers from short-termism and a lack of strategic coherence. There is no comprehensive long-term framework to guide the development of a diversified housing system, particularly in terms of non-ownership tenures. Existing government programs tend to lack continuity and often fail to adapt to changing socio-economic conditions, resulting in limited impact.

A critical issue within this context is the insufficient supply of affordable housing amid the rising costs of homeownership. Although the overall housing stock has expanded, access to affordable dwellings remains restricted, particularly for younger generations. Escalating property prices and increasing mortgage interest rates have placed homeownership beyond the reach of many, prompting a broader policy debate over the appropriate focus of state intervention – whether it should continue to subsidize mortgages or instead prioritize the development of affordable rental housing outside the market.

The persistent shortage and slow development of social and public rental housing is another major theme in the national discourse. Despite growing recognition of the need for affordable rental options, the number of municipal and socially supported units remains low. Current discussions examine whether legal constraints, limited availability of publicly owned land, or inadequate public funding constitute the main barriers to expansion. In this context, the role of institutions such as Social Housing Associations (TBS) and Social Housing Initiatives (SIM) is a focal point, particularly in relation to their potential to support a more robust and inclusive rental sector.

Concurrently, the underdevelopment of the private rental market poses significant challenges. The sector remains largely unregulated, with high rental costs and legal uncertainties undermining both tenant and landlord security. Additionally, the institutional rental sector is still in its infancy in Poland. While currently limited in scale, recent policy and academic debates have increasingly focused on the risks associated with housing financialization, particularly regarding the potential impact of large corporate landlords. Proposals have emerged to regulate or tax institutional investors in order to mitigate speculative behavior and preserve housing affordability, though opinions remain divided on how to balance efficiency and equity in this domain.

Finally, the growing urgency of climate change and energy insecurity has intensified attention to sustainable housing development and energy efficiency. Rising energy costs and national commitments to climate goals have spurred interest in green construction and retrofitting existing buildings. Public policy increasingly emphasizes thermal modernization as a strategy to enhance the energy performance of older housing stock, reduce household energy burdens, and meet environmental targets.

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3 HOW THE HOUSING SYSTEM HAS CHANGED

3.1 Q1: Degree of commodification

- I. *What is the direction of travel of the national / local housing system: are these becoming more de-commodified (universalist) or re-commodified (residualist) over time?*

Poland's housing system has generally followed a trajectory of re-commodification, with market forces playing an increasingly dominant role over time. Since the post-communist transition, the privatization of state-owned housing as well as financial liberalization have reinforced homeownership and private rental markets, reducing the role of the state in direct housing provision. Although there have been periodic shifts towards de-commodification – particularly during economic crises or in response to affordability challenges – these interventions have been limited in scope and have not reversed the overall trend towards a market-driven housing system. At the national level, government programs have focused more on supporting homeownership through subsidies and mortgage incentives rather than significantly expanding the social rental sector. While recent initiatives, such as Social Housing Initiatives (SIMs), indicate a partial move towards de-commodification, they remain relatively small-scale compared to the broader housing market. Meanwhile, rising rents in the private rental sector (PRS), increased foreign investment, and a shortage of affordable housing options have reinforced market dependency. At the local level, municipalities continue to manage social rental housing, but with limited resources and growing demand, access to this sector has become increasingly restricted, making it more residualist. Additionally, the war in Ukraine and the subsequent inflow of refugees have further strained urban housing systems, particularly in metropolitan areas. The urgent need to accommodate displaced populations, coupled with the limited capacity of public housing stock, has led to a significant reinforcement of the private rental sector. In many cities, refugees have predominantly relied on PRS solutions, intensifying competition and contributing to further rent increases. This influx has also exposed structural weaknesses in the availability of temporary and emergency housing, prompting ad hoc reliance on market-based responses. As a result, the conflict has not only exacerbated existing affordability pressures but has also accelerated the development of the PRS, particularly in urban centres with limited public housing reserves. Simultaneously, the inflation crisis has compounded housing pressures by driving up construction costs, interest rates, and household expenses. The combined effect of high inflation and surging demand in the rental market has led to steep increases in rental prices, undermining housing stability for lower-income households.

- II. *Are there structural divergences (tensions) between the direction of travel (universalist - residualist) of the national housing system, and the local housing system? [For example, one fostering re-commodification, the other preventing it?]*

Structural divergences between the national and local housing systems in Poland are both evident and consequential, particularly with regard to the direction of housing policy and

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provision. At the national level, housing policy has consistently favoured market mechanisms, with a clear emphasis on promoting homeownership and encouraging private-sector involvement. Programs such as “Housing for the Young” and “Safe Credit 2%” have further entrenched re-commodification by subsidizing access to mortgage credit, rather than investing in the development of a robust social or affordable rental sector. While initiatives like Social Housing Initiatives (SIMs) signal some degree of state-supported intervention, they remain modest in scope, reflecting a broader tendency to treat non-market housing as peripheral.

In contrast, local housing systems, governed by municipalities, are primarily tasked with the management and allocation of municipal and social rental housing. However, they operate under severe financial and institutional constraints, lacking resources to significantly expand supply or implement alternative housing models. This tension is exacerbated by growing demand: urbanization, internal migration, and rising housing costs – intensified by the inflation crisis – have all contributed to heightened pressures at the local level. Municipalities, unable to meet these demands, increasingly adopt a residualist logic in which social housing is reserved for the most vulnerable populations, with long waiting lists and limited turnover.

These divergent trajectories are further compounded by differing logics of provision: national policies largely reinforce commodification and individual ownership, whereas local actors, by necessity, often attempt to mitigate housing insecurity through public provision. This misalignment makes the structural tensions between the national and local levels more readily perceivable, as municipalities struggle to respond to acute social needs within a policy environment shaped by market-oriented objectives.

III. What synergies and/ or conflicts exist between the vertical and horizontal governance levels?

In Poland, housing governance is shaped by both synergies and conflicts between national and local levels. National programs, such as Social Housing Initiatives (SIMs) and subsidies for affordable housing, provide financial support to municipalities, aligning national objectives with local implementation. EU structural funds and national housing programs further assist municipalities in developing social housing, energy-efficient renovations, and urban renewal. Public-private partnerships (PPPs) also facilitate housing investments, particularly in the private rental sector (PRS). However, conflicts arise due to funding constraints and policy misalignment. While municipalities depend on central funding, resources for social housing remain insufficient, as national policies prioritize homeownership and, more recently, PRS expansion.

3.2 Q2: Impact of exogenous macro-trends, policies and crises: What have been the events that really made a change in each tenure?

- I. To what extent are processes of de-commodification and re-commodification in each housing system driven by, or respond to, the identified exogeneous macro-trends (e.g. EU policies / welfare restructuring) and crises (e.g. financial crisis, housing affordability crisis)?*

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The processes of de-commodification and re-commodification in Poland's housing system have been shaped by a complex interplay of political transformations, economic crises, global events, and national housing policies. These dynamics have affected different housing tenures in varying ways and generated uneven territorial impacts. Typically, state intervention intensifies during periods of crisis, leading to temporary phases of de-commodification, whereas periods of economic growth and liberalization have consistently reinforced market mechanisms and, consequently, re-commodification.

The post-communist transition of the 1990s marked the onset of large-scale re-commodification, particularly through the privatization of state-owned housing stock. The ownership rate rose dramatically, exceeding 80% of the total housing stock (Table 1), while public housing was marginalized to less than 5%. Many privatized units entered the nascent private rental sector, often operating informally.

From the mid-1990s onward, national housing programs combined contradictory logics. Policies supporting homeownership – such as "Family on Its Own", "Housing for the Young", and more recently "Safe Credit 2%" – have reinforced re-commodification by tying access to housing to income levels and mortgage debt. In parallel, selective and modest attempts at de-commodification have been undertaken through schemes such as the Social Building Societies (TBS) and Social Housing Initiatives (SIM), designed to expand affordable rental provision.

In the 2000s, financial liberalization and Poland's EU accession facilitated a sharp increase in mortgage availability. The influx of foreign capital and the expansion of credit markets significantly boosted homeownership and drove up property prices, particularly in major cities such as Warsaw, Kraków, and Wrocław. This development reinforced re-commodification and widened the affordability gap. Data from EU-SILC reveal growing housing cost overburden, particularly among young adults and low-income households during this period.

The global financial crisis of 2008–2009 disrupted access to credit and temporarily slowed housing market activity. While demand for public rental housing increased, government response remained limited, resulting in only marginal and short-lived de-commodification. In cities, where housing demand remained high, households increasingly turned to the private rental sector under conditions of insecurity and rising costs, thereby reinforcing commodification despite the economic downturn.

Since the mid-2010s, the housing affordability crisis has intensified. A widening gap between household incomes and housing costs – particularly rents – has emerged, most acutely in urban areas. Vulnerable groups such as migrants, young adults, and single-parent households have been disproportionately affected. While the private rental sector slowly expanded in response to demand, it remained weakly regulated and financially inaccessible for many, fostering deepened re-commodification. In rural and peripheral areas, slower market growth has been accompanied by inadequate public housing supply, generating a dual burden of housing scarcity and poor quality.

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The COVID-19 pandemic further exposed housing inequalities and prompted a short-term re-engagement of the state. Some municipalities implemented temporary relief measures, including rent freezes and eviction moratoria. However, these interventions were fragmented and time-limited. Demand for social housing rose, but no significant structural expansion occurred. The dominant national policy remained focused on promoting homeownership. Regional disparities became more visible, with large urban centres experiencing a sharper increase in rent burdens and tenure insecurity than smaller localities.

The war in Ukraine and the resulting influx of over one million refugees into Poland from 2022 onwards added additional pressure to local housing systems. Border regions and cities such as Warsaw, Rzeszów and Lublin saw heightened demand for both temporary and long-term housing. Initially, some public and social housing units were repurposed for refugee accommodation, suggesting a temporary phase of de-commodification. However, sustained pressure from refugee households – largely excluded from ownership and limited public stock – ultimately reinforced the development of the private rental sector.

Simultaneously, the inflation and energy crises have further exacerbated housing affordability challenges. In response, the government introduced short-term support measures, such as thermal retrofitting programs and energy subsidies, representing partial de-commodification through cost mitigation. Nonetheless, inflation-driven rent increases in an unregulated private rental sector have continued to strengthen re-commodification, particularly in urban areas where energy-efficient housing is in high demand but inaccessible to low- and middle-income households.

Overall, re-commodification remains the prevailing trend in Poland's housing system. This trajectory has been sustained by market-oriented national policies, limited regulation of the private rental sector, and insufficient public housing provision. De-commodification measures tend to emerge reactively and episodically, primarily in response to external shocks, and are generally limited in both scope and duration. Importantly, the spatial dimension of these processes cannot be overlooked. Large urban centres have been more susceptible to global capital flows, speculative investment, and rising property values, leading to intensified commodification. In contrast, smaller towns and rural regions, though not immune to affordability issues, have followed divergent trajectories shaped by local labour markets, demographic trends, and constrained public resources

Q3: Capacity to filter crises: how does each housing system respond to macro-events and crises?

- I. *What is the capacity of the local and national housing system to provide affordable housing? Identify the key obstacles to production of affordable housing, and the key enablers of the production of affordable housing, in both the national and local housing systems. (e.g. increase in community led housing programmes have enabled more affordable housing provision, but this has been constrained by the lack of public land)*

Housing affordability in Poland is fundamentally shaped by the relationship between housing costs and household incomes, with significant variation across tenures and between different

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territorial contexts. Owner-occupation is traditionally perceived as the most stable and affordable form of tenure in Poland, which is reflected in the high share of privately owned dwellings within the overall housing stock. This form of tenure dominates particularly in rural areas and smaller towns, although its prevalence in Warsaw also approaches 70% (Table 2). A significant proportion of ownership involves homes held without a mortgage, although the share of mortgaged ownership has increased substantially in recent years (Table 2 and Table 4). Owner-occupation is especially common among households with medium and high incomes (Table 5 and Table 6). In recent years, however, owner-occupation has become less accessible for younger and lower-income households, especially in major cities. Although mortgage interest rates remain relatively low compared to historical levels, soaring housing prices and tightening credit conditions have eroded affordability. Moreover, while ownership may be more affordable in rural areas or smaller towns, the required capital or credit access remains out of reach for many. The government continues to promote homeownership through subsidy programs such as “Safe Credit 2%”, which temporarily improve access for selected income groups, but may also inflate demand and prices, thereby exacerbating long-term affordability challenges.

The private rental sector (PRS) has expanded over the last decade, particularly in urban areas, but it remains much less developed compared to Western countries. Moreover, it is largely informal and cost-burdened for many tenants. In cities like Warsaw, the average rent-to-income ratio for young working adults exceeds 40%, placing these households well above the affordability threshold of 30%. For single-person or single-parent households, this burden can be even higher. Although rental housing offers flexibility and access in the absence of ownership, rising rent levels – amplified by the refugee inflow from Ukraine and post-pandemic urban migration – have turned the PRS into an increasingly commodified sector. In smaller towns, rents are relatively lower, but so are incomes, often resulting in similar affordability strains.

The social rental sector, though theoretically the most affordable, is chronically underdeveloped and increasingly residual in function. Public rental housing comprises less than 5% of the housing stock nationwide and is highly restricted to the most vulnerable groups. Long waiting lists, particularly in large municipalities, and a general lack of available units mean that many low-income working households are unable to access this tenure. Municipalities face major obstacles in expanding the stock of social housing, including insufficient funding and limited access to publicly owned land. Despite these structural barriers, some enabling factors do exist. Social Housing Initiatives (SIMs), supported by the state development bank (BGK), represent a partial attempt to reintroduce affordable rental options for middle-income groups. Additionally, EU structural funds can be used for the construction and renovation of affordable housing, although access and absorption remain uneven across regions.

In sum, the capacity of Poland's housing system to deliver affordability varies widely depending on tenure, location, and household profile. In metropolitan areas, affordability is under pressure across all tenures, while smaller towns and rural areas face distinct constraints linked to income levels and the quality of available housing. Although homeownership remains the dominant and culturally preferred option, it is becoming increasingly inaccessible to

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younger and precarious workers. The PRS, while expanding, offers limited affordability and security, especially in urban contexts. Social rental housing retains the greatest potential to provide genuinely affordable housing but is structurally constrained by underinvestment and policy prioritization of ownership.

II. How have the identified crises and macro-trends affected the capacity of these housing systems to provide affordable housing?

The identified crises and macro-trends have significantly impacted the capacity of both the national and local housing systems in Poland to provide affordable housing. The transition from a centrally planned to a market-driven economy marked the beginning of the privatization of state-owned and cooperative housing and a retreat from public housing provision. The remaining public housing stock was insufficient to meet demand, contributing to rising inequalities and housing shortages. EU integration increased access to financial resources, including structural funds, which supported housing and urban renewal programs. However, the focus on market liberalization and the influx of foreign investments in real estate led to an expansion of the private rental sector (PRS), making housing less affordable for lower-income households. The Global Financial Crisis (2008–2009) temporarily curtailed access to credit, reduced private investment, and exacerbated unemployment, increasing the demand for social housing. Municipalities and the central government struggled with funding constraints and lacked the capacity to respond effectively. Rapidly rising housing prices and rents after 2010, especially in urban areas, deepened the affordability crisis. The state's response through housing programs was insufficient to meet the growing demand for affordable housing, while the private rental sector continued to expand, further limiting access for lower-income households. The COVID-19 pandemic shifted the rental market, as economic uncertainty and rising unemployment led to increased demand for affordable housing. The influx of refugees from Ukraine placed additional strain on Poland's housing system, with municipalities and the central government focusing on providing housing for displaced persons. While this response alleviated immediate housing needs, the long-term impact has been an increased demand for private rental housing. Ongoing inflation and rising energy costs have further exacerbated the affordability crisis, with increasing pressure on households to cover basic living expenses, including housing. Local and national government responses, such as subsidies and energy-efficiency programs, have helped mitigate some of these effects.

III. What challenges have the state and non-profit sector faced, in the light of recent crises (e.g. 2008 GFC, Covid emergency interventions)?

In Poland, the impacts of the 2008 Global Financial Crisis (GFC) were felt to a significantly lesser extent than in other European countries. Although the country avoided a recession, the crisis led to a tightening of credit availability by banks, which hindered access to financing for both individuals and investors. A particularly challenging issue was the increased difficulty in repaying loans denominated in foreign currencies, particularly Swiss francs, as the depreciation of the Polish zloty exacerbated the debt burden. As a result, many borrowers found themselves in financially precarious situations, putting additional pressure on the rental market. Moreover, the economic slowdown caused by the crisis led to a reduction in the financial resources available for supporting housing affordability initiatives.

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The COVID-19 pandemic presented significant challenges for both national and local housing systems in Poland. At the national level, the crisis exacerbated existing inequalities and increased demand for affordable housing, particularly as rising unemployment and economic uncertainty left many households struggling to pay for housing. The government introduced temporary measures, such as rent subsidies and financial support programs, but these were often inadequate to address the scale of the problem. At the local level, municipalities faced considerable difficulties in responding to the surge in demand for social housing. Financial constraints, limited resources, and a lack of capacity to rapidly expand housing stock hindered local governments' ability to meet the needs of vulnerable populations. Moreover, the pandemic strained the already overburdened social housing system, revealing significant gaps in provision and exacerbating the affordability crisis.

In Poland, the influx of Ukrainian refugees since 2022 has posed significant housing challenges. The sudden surge in demand for rental housing further strained an already limited supply, particularly in major cities. At the national level, the government introduced temporary support measures, such as subsidies for hosting refugees, but these were short-term and did not address long-term housing needs. Locally, municipalities faced financial and housing shortages, limiting their ability to provide stable accommodation. Increased competition in the rental market led to rising rents, exacerbating the housing affordability crisis for both refugees and low- to middle-income households.

The latest challenges are related to rising inflation and the energy crisis, which have further strained Poland's housing sector, increasing financial pressures on both households and local governments. Rising inflation has driven up construction costs, slowing affordable housing development and reducing the purchasing power of prospective homeowners. Higher energy prices have disproportionately affected low-income households, increasing housing costs and utility arrears. Municipalities, already facing budget constraints, have struggled to finance social housing and implement energy-efficient renovations. In response, the government introduced subsidies and price caps, but these measures provided only temporary relief, leaving long-term affordability challenges unresolved.

4 CONCERNS REGARDING THE GREEN-HOUSING NEXUS

The implementation of the 3 EEPs in Poland entails a number of challenges that may exacerbate existing housing inequalities. Densification processes tend to concentrate in attractive, well-connected urban areas, thereby increasing their market value. As a consequence, these developments often lead to rising rents, gentrification, and the displacement of lower-income residents. When not accompanied by rent regulation or an adequate supply of social housing, densification imposes growing pressure on low-income households. Thermal retrofitting – one of the primary instruments for improving energy efficiency – remains unevenly accessible, with uptake largely dependent on property ownership status and the ability to co-finance the investment. The “Clean Air” programme, although formally open to all, in practice has primarily benefited single-family homes. By the end of 2023, over 700,000 applications had been submitted, more than 80% of which concerned privately owned detached houses (National Fund for Environmental Protection and Water Management). In contrast, low-income residents often face barriers to participation due to the lack of required co-financing or bureaucratic obstacles. As a result, households most vulnerable to energy poverty have the least access to support. The exclusion of tenants from the mainstream of ecological policy represents another significant challenge. According to Statistics Poland (2023), around 12% of Polish households live in rental housing (both municipal and private), with approximately 40% of them spending over 40% of their disposable income on housing costs. Modernisation programmes oriented toward homeowners systematically overlook this group, deepening disparities in housing quality and energy efficiency. Nature-based solutions (NBS) contribute to the improvement of environmental conditions and urban aesthetics, but access to high-quality green spaces remains uneven. GUS data indicate that in Warsaw there is an average of 23.5 m² of green space per resident, compared to just 10–15 m² in smaller county-level cities. Moreover, NBS investments in central districts are frequently correlated with increases in property prices. In Łódź, for example, following the revitalisation of the city centre and the development of green infrastructure, average housing prices rose by 16.7% between 2023 and 2024 – highlighting the risk of “green gentrification”. A major obstacle is the lack of policy integration – environmental, climate, and housing policies continue to operate within separate institutional frameworks. In practice, there are no coherent mechanisms that combine social assistance with the energy transition. As a result, market-neutral implementation of the 3 EEPs may inadvertently reinforce structural barriers faced by disadvantaged groups. Additionally, the geographical concentration of ecological investments contributes to deepening territorial inequalities. According to the Ministry of Funds and Regional Policy, over 70% of EU funding allocated to environmental investments is directed toward the largest cities and metropolitan areas. Smaller towns and rural municipalities, often lacking administrative capacity and the financial means for co-financing, are frequently unable to successfully apply for such funding. This leads to a slower pace of modernisation in municipal housing stock and deteriorating housing conditions outside metropolitan centres.

Factual analysis: Longitudinal tenures analysis

Despite numerous challenges, the implementation of the 3 EEPs presents a range of opportunities to reduce housing inequalities in Poland. One of the key prospects lies in the integration of housing and environmental policies, enabling the creation of new public policy frameworks that combine social support with energy transition. Targeted thermal retrofitting programmes for low-income households, for instance, can substantially reduce living costs while improving housing conditions. Another opportunity involves expanding access to existing programmes such as “Clean Air” by revising eligibility criteria – e.g., eliminating co-financing requirements for low-income households or simplifying administrative procedures. Such measures would enhance the accessibility of funding for tenants of municipal housing. In the context of urban densification, introducing rent control mechanisms in rapidly transforming areas may serve as a critical tool. Tenant protection measures, including rent increase caps and priority leasing rights for current residents, could mitigate the risk of gentrification and displacement. Moreover, increasing investment in municipal housing in small towns and rural municipalities is essential for addressing territorial disparities in access to quality housing stock. Tailored financial and technical support for these areas would help bridge regional inequalities. Inclusive implementation of nature-based solutions (NBS) also plays a vital role; ensuring that such interventions extend beyond city centres to peripheral and disadvantaged neighbourhoods can reduce disparities in access to green spaces and enhance overall well-being. Finally, extending housing policy to include support measures for tenants in the private rental sector is crucial, as this group often bears the highest housing cost burden. Programmes offering rent subsidies or financial assistance for retrofitting rented properties could significantly improve their housing security and quality. Taken together, these measures represent a pathway toward a more just and inclusive energy transition and offer tangible means of addressing housing inequalities in the Polish context.

Factual analysis: Longitudinal tenures analysis

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Ustawa z dnia 26 października 1995 r. o niektórych formach popierania budownictwa mieszkaniowego (Dz.U. 2019 poz. 2195)

Ustawa z dnia 26 maja 2023 r. o pomocy państwa w oszczędzaniu na cele mieszkaniowe (Dz. U. poz. 1114).

Ustawa z dnia 1 października 2021 r. o rodzinnym kredycie mieszkaniowym i bezpiecznym kredycie 2% (Dz. U. z 2023 r. poz. 859 i 1114).

Ustawa z dnia 16 grudnia 2020 r. o zbywaniu nieruchomości z rozliczeniem "lokal za grunt" Dz.U. 2021 poz. 223

Factual analysis: Longitudinal tenures analysis

6 APPENDIX

6.1 Appendix 1

6.2 EXAMPLE Tables

Table 1-PL / PL, 2002, 2011, 2021: Ownership structure of dwellings (%)

POLAND	2002	2011	change 2002-2011	2021	change 2011-2021
Private	55,23	64,07	8,83	76,30	12,23
Municipal	11,55	8,70	-2,85	4,17	-4,53
Other	33,22	27,23	-5,98	19,53	-7,70
Total	100	100		100	

Sources: compiled by authors; data from national censuses – own calculations

Table 2-PL / Warsaw, 2002, 2011, 2021: Ownership structure of dwellings (%)

POLAND	2002	2011	change 2002-2011	2021	change 2011-2021
Private	29,23	37,91	8,67	67,65	38,39
Municipal	16,61	14,43	-7,91	6,75	-4,53
Other	54,16	47,66	-26,92	25,60	-7,70
Total	100	100		100	

Sources: compiled by authors; data from national censuses – own calculations

Factual analysis: Longitudinal tenures analysis

Table 3-PL / PL, 2005, 2011, 2021: Tenure structure of housing (% of households)

	2005	2011	2021	change 05-11	change 11-21
owner occupier with mortgage	2,35	5,87	10,80	3,52	4,93
owner occupier outright	51,20	61,40	67,20	10,20	5,80
Cooperative	26,30	12,40	9,60	-13,90	-2,80
renting (market price)	2,69	3,50	0,03	0,81	-3,47
renting (below market price)	1,34	1,13	0,60	-0,21	-0,53
renting (without rent fee, just utility costs)	14,30	14,40	8,20	0,10	-6,20
Other	1,86	1,23	0,40	-0,63	-0,83

Sources: compiled by authors; data from Households Budget Survey – own calculations

Factual analysis: Longitudinal tenures analysis

Table 4-PL / Warsaw, 2005, 2011, 2021: Tenure structure of housing (% of households)

	2005	2011	2021	change 05-11	change 11-21
owner occupier with mortgage	3,29	13,40	25,30	10,11	11,90
owner occupier outright	28,80	37,70	43,50	8,90	5,80
Cooperative	43,80	23,70	14,60	-20,10	-9,10
renting (market price)	5,64	9,60	4,60	3,96	-5,00
renting (below market price)	2,31	1,90	0,80	-0,41	-1,10
renting (without rent fee, just utility costs)	14,70	13,50	10,70	-1,20	-2,80
Other	1,50	0,10	0,50	-1,40	0,40

Sources: compiled by authors; data from Households Budget Survey – own calculations

Factual analysis: Longitudinal tenures analysis

Table 5-PL / PL, 2005, 2011, 2021: Gross income groups by tenures (in %)

	2005			2011			2021		
	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile
owner occupier with mortgage	8,13	48,40	43,40	2,40	45,03	52,60	1,13	46,34	52,20
owner occupier outright	22,90	57,20	19,90	21,50	58,70	19,80	19,10	58,60	22,20
cooperative	19,90	60,20	20,00	21,50	59,80	18,70	23,00	61,00	16,00
renting (market price)	26,80	57,30	15,90	19,80	60,90	19,40	16,90	66,70	16,40
renting (below market price)	35,60	54,60	9,90	24,50	61,90	13,60	25,90	63,70	10,60
renting (without rent fee, just utility costs)	34,80	55,00	10,20	32,30	56,80	11,00	31,10	57,80	11,00
Other	43,00	50,20	6,80	57,90	38,61	3,53	45,10	46,80	8,00

Sources: compiled by authors; data from Households Budget Survey – own calculations

Table 6-PL / Warsaw, 2005, 2011, 2021: Gross income groups by tenures (in %)

	2005			2011			2021		
	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile	1 st quintile	2 nd ,3 rd , 4 th quintiles	5 th quintile
owner occupier with mortgage	11,80	47,80	40,30	3,65	47,60	48,80	2,18	50,52	47,40
owner occupier outright	15,80	59,40	24,90	26,90	57,60	15,50	19,10	63,70	17,20
cooperative	23,40	60,50	16,10	24,80	56,30	18,90	28,70	60,30	11,00
renting (market price)	17,50	58,10	24,40	20,80	66,60	12,60	14,90	69,70	15,40
renting (below market price)	47,00	48,70	4,30	11,50	82,50	5,90	30,70	69,30	0,00
renting (without rent fee, just utility costs)	41,70	49,70	8,60	31,30	61,30	7,40	42,50	52,00	5,50
Other	52,00	44,80	3,20	100,00	0,00	0,00	48,20	51,90	0,00

Sources: compiled by authors; data from Households Budget Survey – own calculations