

**RECOMMENDATIONS OF THE *HABITAT FOR HUMANITY POLAND*
FOUNDATION FOR THE NEW PERSPECTIVE
OF THE POST-2027 COHESION POLICY WITHIN MULTIANNUAL
FINANCIAL FRAMEWORK 2028-2034:**

**AFFORDABLE HOUSING THAT RESPECTS THE CLIMATE, NURTURES
SOCIAL INCLUSION AND RESPONDS TO GEOPOLITICAL AND
DEMOGRAPHIC CHALLENGES**

Introduction

Cohesion Policy and housing

The European Union's Cohesion Policy is a key tool for reducing socioeconomic inequalities and promoting social inclusion and sustainable regional development. **Access to decent and affordable housing is one of the pillars of building resilient societies and fulfilling the fundamental rights of EU citizens**, as defined in the Charter of Fundamental Rights of the European Union and the European Pillar of Social Rights, among others.

The European Union's Cohesion Policy has an important function in shaping sustainable housing, especially in regions with lower levels of socio-economic development. Thanks to EU funds, it is possible to finance investments supporting the modernization of the existing housing stock, improving the energy efficiency of buildings and developing municipal infrastructure. These programs also support the construction of housing within the housing stock of municipalities, which - thanks to their affordability - respond to the housing needs of groups at

risk of social exclusion. At the same time, EU funds support deinstitutionalization efforts, focusing on providing long-term access to housing combined with social services for people in need of support - so that they can remain at home for as long as possible instead of being placed in institutional facilities.

One of the key aspects relating to housing under the Cohesion Policy is the revitalization of degraded areas, including both the renovation of buildings and improving the quality of public spaces and access to social services to match current standards. Projects co-financed by EU funds also focus on the implementation of modern technologies, such as smart energy management systems and innovative building materials, which not only improve the living comfort of residents, but also contribute to reducing greenhouse gas emissions and meeting EU climate goals.

The Cohesion Policy also fosters the development of sustainable urbanism by supporting a model of compact, well-connected and resident-friendly cities. Investment in housing is closely linked to the development of public transportation, green spaces and local services, which promotes social integration and improves the quality of life in cities and rural areas.

However, it is worth noting that buildings are still responsible for more than a third of the EU's carbon emissions and generate a total of 40% of energy consumption. The effectiveness of achieving the EU's climate goals, including the achievement of climate neutrality in the construction sector, will depend on the scale of investment and the availability of financial support offered through EU funds.

The new financial perspective of the Cohesion Policy for 2028-2034 should further support the development of accessible, zero-carbon housing so that, through targeted financial and strategic support, it not only reduces regional disparities in access to decent housing, but also contributes to building a more inclusive, sustainable, safe and resilient Europe - both in its social, climate and economic dimensions.

Recommendations for the post-2027 Cohesion Policy

In order to effectively address the multi-faceted challenges of housing in Poland under the new 2028-2034 Cohesion Policy, we propose the following:

1. Strategic planning, financing and management

- **Conduct a methodologically standardized diagnosis of the housing situation in each voivodeship** so that programs in the future financial perspective are based on verified data and tailored to actual local challenges and needs, in line with the creation of public policies based on evidence (*evidence-based policies*) and are comparable among each other. In doing so, such diagnoses should:
 - take into account the ETHOS (European Typology of Homelessness and Housing Exclusion) classification when distinguishing target/research groups - e.g., following the example of Belgium or the Netherlands, where ETHOS Light is the basis for defining and measuring housing exclusion in public statistics;
 - be integrated with social plans (e.g. local strategies for the development of social services) and include not only the number of housing units and their technical condition, but also at least levels of overcrowding/under-occupation, energy poverty, rental availability and indicators of housing exclusion;
 - include the possibility of funding for preliminary analyses and the development of local data systems.

We also suggest including the impact of EU funds on housing in the evaluation of the current financial perspective - the results of such an evaluation can be helpful in carrying out the diagnoses in question, as well as in adjusting programmed interventions.

- **Implementation of housing and social service projects and programs at the nationwide level**, aiming at a coherent, multi-level governance model for housing policy: in connection with the decentralization of EU spending, almost all housing interventions are implemented at the level of regions (voivodeships), which do not have housing policy in their statutory powers, and thus are not adequately prepared to support lower-level

local governments in this regard. The future Cohesion Policy should take into account the possibility of implementing programs and projects from the national level, especially innovations and new solutions in housing, as well as pilot implementation of housing services at the local (including supra-regional) level, both from ERDF and ESF+, in order to best support local government units in priority implementation, as well as subsequent monitoring and evaluation of these tasks.

In this new perspective, there should be **a national component for projects of systemic importance**, such as *Housing First* pilots, the further development of Social Rental Agencies (SRAs) and cooperative models, and digital innovations in housing management.

- **Strengthening and promoting the combination of various sources of funding for the development of housing and support services**, including, for example, combining investments financed under the Cohesion Policy with national measures such as the Polish Development Bank (BGK) Surcharge Fund (e.g., along the lines of the currently implemented combination of housing funds from the BGK with the Polish Recovery and Resilience Plan projects), but also the **integration of support from the ERDF and ESF+**. Further development and deepening of the possibility of integrating and combining investment activities and activities implementing social services seems to be a necessary direction to improve the efficiency and effectiveness of EU programs in this area, and special attention should be paid to refocusing the program logic of ERDF structural funds in this area.
- **Coordinating, monitoring and evaluating the existing housing projects and housing support services**: continuing to invest in housing and social services requires a review of existing interventions and investments and the removal of a number of problems and barriers, including: securing a higher level of cross-financing in EFS+ projects, longer timeframes for applying for and implementing the projects, linking projects to Deinstitutionalization Plans, incorporating and expanding projects with ERDF funds, reducing own contributions, waiving financial limits on participants, and creating social service delivery sites.

- **Introducing the European Pillar of Social Rights as a horizontal enabling condition:** this pillar establishes fundamental rights, such as access to decent working conditions, housing, education and social protection, which are essential for sustainable economic and social development. This will increase consistency of action at the European level and help achieve the goals of sustainable growth, aligning economic development with social needs, not just macroeconomic indicators. In the long term, this will contribute to increased social well-being, higher levels of employment and better alignment of support systems with demographic and market challenges.
The Pillar can be used as a framework for assessing the impact of investments - for example, checking whether an infrastructure project contributes to improving the availability of housing for disadvantaged groups. We also recommend developing an EPSR-aligned investment “compliance checklist”.
- **Increase local institutional capacity** - it should be possible to use Cohesion Policy funds to cover the operating costs of local and regional governments to counter the increasing staff shortage in public institutions, including in specialized positions. The low number of, for example, historic preservationists translates into longer procedures for the renovation of historic tenements (including vacant buildings), the lack of building inspectors - into stoppages of housing projects, and the lack of urban planners and other specialists at the municipal level prevents - despite existing local needs - the submission of applications and participation in calls for proposals, and subsequently affects the ineffective use of EU funds.

2. Social inclusion and counteracting exclusion

- **The inclusion of housing as a tool for social inclusion and integration** in CP4 (social services) and CP5 (territorial development) - currently, housing in national and regional programs is often overlooked or treated mainly in technical terms, i.e. as a matter of renovations, infrastructure upgrades or improving the energy efficiency of buildings. Meanwhile, housing has great potential as a tool for social policies and inclusion policies, and incorporating it in a broader framework of interventions will allow to design integrated activities that respond to the complex needs of local communities and reduce the concentration of social problems.

- **Continuing the direction towards deinstitutionalization** - vulnerable people, people with disabilities, independent (single) parents or people in crisis of homelessness, often face barriers to accessing housing adapted to their needs. It is necessary to continue targeted activities and calls/tenders to support the creation of assisted or training housing, with support and services, and to develop and disseminate the Housing First model for people in crisis of homelessness. It is also necessary to develop support networks for these groups in the form of counseling and social services. There is also a need to provide long-term support for accompanying services (assistants, care, housing counseling), without which Housing First and other housing programs supporting deinstitutionalization will not fulfill their role.
- **Implement comprehensive homelessness prevention programs**, including, first and foremost, legal, social, housing and psychological support for people in debt, those at risk of eviction or having to leave their housing, including due to experiencing domestic violence. The introduction of such solutions should go hand in hand with the proper addressing of the problem of housing debt and its management in national legislation.
- **Development of social services provided alongside and as part of housing services**, including assisted living, care services, health services, specialized housing counseling and guidance, labor market counseling and education. The provision of these services is key to maintaining housing security and stability when working with people on low incomes or at risk of social exclusion.
- **Transformation toward integrated and community-embedded housing** by preventing segregation and isolation, including eliminating areas of concentrated disadvantage. One of the desirable courses of intervention in housing is to develop and support projects in the direction of preventing segregation and isolation of specific social groups, as well as the transition from clusters of exclusion towards local communities and the creation of the so-called social mix. In doing so, it is worth creating a special path for local governments that have already created or are struggling with so-called “ghettos of exclusion” or “enclaves of poverty,” in order to offer them support in

comprehensively addressing this problem. Scattered revitalizations and NGO-government partnerships should also be promoted in calls for proposals.

- **Housing solutions for seniors** - providing targeted allocations to increase accessibility through the removal of architectural barriers, installation of elevators or the use of smart technologies to support the independence of the elderly. In addition, Cohesion Policy can support the development of new forms of housing, such as senior housing (combining architectural accessibility with social services), senior cooperatives or intergenerational models that foster social inclusion and prevent loneliness. With proper targeting of resources, social and care services linked to housing can also be strengthened, allowing seniors to live longer, independent lives in their own communities.
- **Access to public housing services for refugees and migrants** - to counteract discrimination, violence, segregation and isolation, and the excessive diversion of these people to refugee centers or collective housing facilities (CHF) - especially in the context of the characteristics of people residing in the CHF, i.e., among others, single mothers with children, seniors or people with disabilities, for whom it is very difficult to obtain housing on the “open market.” In view of the tremendous threat of homelessness and housing exclusion, access to housing services for refugees and migrants should be a priority in the Cohesion Policy.

In addition, sustainable support is also needed outside the collective housing system. Currently, municipalities do not have the tools to implement this in a sustainable manner, so we recommend allowing intermediary rental models (e.g., Social Rental Agencies) to be financed from ESF+ as well, treating them as part of an integration policy.

3. Development of accessible and social housing

- **Development of social and communal housing for rent** - investments in housing that increase the municipality housing stock can significantly increase the availability of housing for many social groups:

- people with low material status and groups of people particularly vulnerable to exclusion (including people with disabilities, people leaving various forms of institutional care, and people experiencing homelessness)
- but also for people of average income, who should have real opportunities to benefit from social and public housing, e.g. people delivering public and social services available to all residents, with low or average material status, people in the rent gap, young people still leaving with their parents or starting adult life - thus a group of people whose retention in the municipality is also important from the perspective of economics and necessary in view of depopulation trends;

Regional (voivodeship) programs should at the same time diversify the types of interventions and move away from prioritizing the construction of new housing as part of the expansion of the municipal housing stock, opting, among others, for the adaptation of vacant buildings, indirect rental, development of the SRA model, etc.

- **Improving the standards and quality of housing in the municipal housing stock** - high percentage of substandard housing is a significant problem in Poland, especially in the municipal housing stock. Local governments and NGOs should be provided with additional tools for renovation and adaptation of housing in accordance with basic standards, e.g. in accordance with universal design rules. We also recommend including the renovation of the housing stock as an element of social adaptation to demographic change, not just climate change.
- **Undertake strategic soft and communication actions to change the negative perception of public housing/rental housing** as an inferior option and an offer only for those most economically disadvantaged: the stigmatization of the public housing stock or rental options, e.g. under SRAs, limits the opportunities for the use of the resource by the middle-class, including through the lack of information and an offer aimed directly at this group. We recommend the implementation of targeted communication activities in this regard, including within the framework of the *Communication Strategy on European Funds* at both local and national levels.

4. Innovation and new housing models

- Increased allocations - including from the Structural Funds with options for so-called *crossfinancing* - for the **development and support for the creation of non-profit models** (e.g., housing cooperatives, Social Rental Agencies) that operate successfully in Western European countries, including in Poland, including the **development and support (training and consulting) for existing Social Rental Agencies and municipalities and entities interested in introducing the SRA model.**

Dedicated ESF+ and ERDF funds are needed for the development of SRAs operators, including: training, adaptation of vacant buildings, management costs, rental risk provision. In addition, legal support for municipalities wishing to establish SRAs as a service outsourced to NGOs or cooperatives is also important.

Housing cooperatives, on the other hand, are solutions that fit in with the goals of decarbonization, energy self-sufficiency and countering social isolation. However, they are developing very slowly in Poland, despite existing legal regulations. It is therefore necessary for the Cohesion Policy to provide dedicated project and investment support instruments - including pilot financing lines (e.g. from the Polish Development Bank and the ERDF), a guarantee fund and a system of counseling and mentoring for municipalities.

- **Developing cooperation with the private sector in the creation of social housing and public housing, as well as the management and administration of this stock.** The future seems to lie in stimulating, integrating and utilizing the significant stock of private housing for social or public housing:
 - on the one hand: stimulating, utilizing and integrating the stock of private housing, which represents a significant percentage of unoccupied (vacant) units, and using it to create a supply of affordable housing, e.g., using Social Rental Agency;
 - on the other hand: promoting public-private-social partnerships for accessible housing;

- on the third hand, creating mechanisms and incentives for the private sector (developers) to support the creation of social, communal or affordable housing solutions, for example, in a public-private partnership (PPP) model. However, private sector participation in achieving housing goals requires building a framework of trust and social control. Currently, PPPs in housing are not widespread. A recommended solution would be to allow regional and national institutions to **commission PPP projects with a social rental options or capped cost component, with SRA-type operators as a buffer between private landlord and tenant**
- **Establishment of local Housing Counseling Centres as a public social service** - development and implementation of a social service of housing counseling for all residents, regardless of their social or economic status, similarly to what is implemented in other EU countries, e.g. Finland, where assistance - conducted by municipalities, NGOs or housing cooperatives - covers housing issues, eviction prevention and improvement of housing conditions.

It is worth noting that Housing Counseling is the cheapest way to prevent evictions, debt and housing crisis, and today it is not present or implemented systemically in Poland. Therefore, we recommend including Housing Counseling as a social service in the catalog of social services, with the possibility of funding also for NGOs and housing cooperatives. It would also be advisable to provide training, certification, networking for the above-mentioned entities.

- **Support for innovative solutions in housing** - investing in modern technologies and innovative solutions can help improve the availability and quality of housing in Poland. Supporting initiatives such as prefabrication of buildings, green construction, use of modular technologies or intelligent energy management systems in buildings will reduce the cost of construction and operating costs of housing. We propose that the new Cohesion Policy for 2028-2034 include special funds to support research, development and implementation of innovations in the housing sector.

5. Sustainable development, energy security and climate neutrality

- **Prioritizing the renovation and adaptation of vacant residential and non-residential real estate:** instead of focusing on high-carbon new construction, it is necessary to rationally use existing building stock and bring it up to current technical standards. This solution allows for a more efficient and environmentally responsible increase in housing availability, contributing to the revitalization of neglected areas and - very often - the preservation of historical heritage. Adaptation of vacant real estate also reduces pressure on green spaces and significantly reduces CO₂ emissions, fitting in with the principles of a circular economy. Priority support for these measures in the Cohesion Policy will enable a more effective fight against the housing and climate crisis, and will improve the efficiency of the use of public housing stock.
- **Further revitalization of urban and rural areas:** investment in the revitalization of degraded areas can not only increase the supply of housing, but will help to meet EU climate goals. Increased allocations should be earmarked for the renovation of vacant and existing buildings - especially for housing purposes - and supporting infrastructure, which will contribute to the socio-economic uplifting of these areas and counteract further urban sprawl and the destruction of valuable green spaces. Revitalization programs should have a separate funding path for adaptation of housing to the needs of people at risk of exclusion - with a bonus for using the existing stock and reducing the carbon footprint.
- **Support for sustainable urban development and the creation of green spaces** inside and around housing developments, which should be an indispensable part of urban densification as part of a climate change mitigation strategy, including countering the phenomenon of “heat islands” and rising temperatures in cities, while improving the living and health conditions of the local inhabitants;
- **Introduce mandatory environmental impact assessment of housing developments, including decarbonization standards:** environmental impact assessment should be a mandatory component of the evaluation of housing projects subsidized by EU funds. In addition, establishing a standardized methodology and requirement to assess carbon

emissions (operational and embodied) for both new construction and renovation, with annual carbon footprint limits, including promoting the decarbonization of transportation and manufacturing processes would contribute significantly to the decarbonization of the construction sector. Consequently, this would help to reduce greenhouse gas emissions and bring Poland closer to meeting EU climate goals.

- **Promoting sustainable construction:** the use of green building materials and energy-efficient technologies will reduce the operating costs of housing and contribute to environmental protection. It would be advisable to consider the introduction of bonus criteria in individual projects/calls for those applicants who opt for sustainable solutions in construction, including, among others, the use of recycled materials or alternative low-carbon raw materials.
- **Improving the energy efficiency of buildings** and the use of renewable energy, through the continuation of thermo-modernization programs and the replacement of heat sources, with particular attention to tailoring the implementation of these solutions taking into account the specific needs of households in energy poverty.
- **Introducing mechanisms for mitigating energy poverty**, including the nuancing of programs against energy poverty by, among other things, taking into account equality budgeting and the gender aspect in budgeting procedures and processes (so-called *gender budgeting*) given, among other things, that energy poverty largely affects older women.
- **Support for energy communities:** financial and organizational assistance for grassroots, dispersed and local energy initiatives based on renewable energy sources, including the development of *One Stop Shops* for energy advisory services.
- Further specialized support for “coal” regions and **maintenance of the Just Transition Fund.**

- **Promoting the principle of “space sufficiency”:** the concept of *space sufficiency* involves providing sufficient living space for each person in a way that promotes well-being, health and energy efficiency. Currently in Poland, many households are struggling with the problem of overcrowding or under-occupation, which leads to a lower quality of life and limits social and economic development. The problem of overcrowding or under-occupation should be taken into account in the criteria for housing allocation from municipal resources created under EU funding as well as in support programs for multi-child families. We also recommend giving preference to the creation of housing based on the renovation of vacant real estate as an important factor in sustainable development in the spirit of “space sufficiency.” This approach will increase the comfort of residents while reducing the negative impact on the environment through more efficient use of space.

The partnership principle and the implementation of housing policy

The partnership principle is one of the key pillars of successful implementation of the Cohesion Policy, including in the area of housing policy. It implies close cooperation between public administration, local governments, NGOs, the private sector and local communities at all stages of program/project design. This allows housing solutions to be better tailored to the real needs of different social groups, while being more efficient and sustainable. Partnership also allows the voice of local residents to be included in the investment planning process, which increases their acceptance and influences a greater sense of shared responsibility for local initiatives.

The partnership principle, crucial to the effective implementation of the Cohesion Policy, should be strengthened in the context of accessible housing through, among other things:

1. **Greater participation of local governments and NGOs** in the design and implementation of housing policies, which will allow better alignment of investments with the actual needs of residents.

2. **Establishment of regional public-social partnerships** for affordable housing, bringing together municipalities, NGOs, housing cooperatives and social entities.
3. **Increasing the role of residents in the revitalization process** through participatory mechanisms and public consultation.
4. **Democratization of processes related to the development of housing in municipalities and the construction of social capital for greater resilience of cities to economic, social, migration or climate crises:** support for both municipalities and voivodeships in participatory mechanisms that improve the efficiency of action in the area of housing policies, including citizen panels, social consultation, local initiatives, etc. Such mechanisms make it possible to create solutions that are better adapted to social, local reality - moreover, they increase the level of social integration, thus creating conditions not only for the development of housing, but also for the optimal use of the housing stock from a social, assistance or economic perspective.
5. **Development and strengthening of the presence of NGOs** in the area of housing provision (construction, renovation and adaptation, purchase), management and administration of housing and implementation of support services in housing. This means the need to develop new legal, systemic and organizational solutions for the presence of NGOs in the area of housing.

Through a lens: the housing situation in Poland

Challenges related to housing, in addition to difficulties and problems of public health (physical health, mental health, the issue of addictions) and also problems related to economic, professional and income matters, **are indicated as key and most important social problems.**

The availability of housing in the European Union, including Poland, has become one of the key social and economic challenges, hence the apparent increase in the prioritization of the housing

issue in the new term of the European Commission. **Rising real estate prices, a limited supply of social housing and rising housing maintenance costs are putting more and more people in housing difficulties.** The problem affects both low-income households and middle-income ones who do not qualify for municipal assistance, but at the same time cannot afford to buy or rent an apartment on the commercial market (the so-called “rent gap”).

1. Housing shortage and increase in purchase and rental costs

There is a trend of rising housing prices throughout the European Union. According to estimates, between 2010 and 2022, real estate prices in the EU increased by 47% and rents by 19%. These increases far outstrip the growth in household income, which means that an increasing part of the population cannot afford to buy or rent an apartment.

In Poland, the situation is even more serious. Since 2015, housing prices have risen by more than 80%, and in large cities such as Warsaw, Krakow and Wroclaw, by up to 100%. These increases are driven by, among other things, rising construction costs, the lack of an adequate housing policy, loan subsidies and real estate speculation.

In contrast, Poland's rental housing market is underdeveloped, and rental prices have also risen significantly. According to the *OtoDom Rental Market Report*, the average rental rate in provincial cities in December 2023 was PLN 3620 (of which PLN 3000 was the average rental offer in the Tri-City and Wroclaw, while in Warsaw it was more than PLN 5100), which is a serious burden on household budgets. By comparison, in countries such as Austria or the Netherlands, social renting plays a key role, and the state offers mechanisms to stabilize rental prices.

At the same time, we have, according to various estimates, between several hundred thousand and 1.8 million vacant real estate in Poland, and adopting them for affordable housing can significantly contribute to improving the housing situation and achieving the decarbonization goals of the Polish construction sector.

2. Rent gap and shortage of affordable housing

In Poland, up to 40% of households are in so-called “rent gap” (housing gap) meaning that their incomes are too high to qualify for housing allocations from the municipality's stock, but at the same time too low to rent or buy an apartment on the private market.

In addition, the stock of social housing in Poland is one of the smallest in the EU - it is only about 4% of the total housing stock, while the EU average is 9%, and in countries such as the Netherlands and Austria - even 30-40%.

The shortage of affordable housing causes:

- an increase in the risk of social exclusion for low- and middle-income people,
- aggravation of the problem of housing overcrowding, especially among young people and families with many children,
- an increase in the number of people at risk of homelessness, especially in large cities.

In many EU countries, measures are being taken to increase the availability of housing through the development of social housing and regulation of the rental market. In Poland, such mechanisms are still insufficient and require systemic support from the Cohesion Policy funds.

3. Energy poverty and low energy efficiency of buildings

Energy poverty is a growing problem in the EU. In 2022, about 10% of EU citizens and nationals had difficulties to maintain an adequate temperature in their homes.

In Poland, the situation is even more difficult - according to estimates a ¼ of the population lives in so-called “sick buildings” (underheated, with dampness, inadequately ventilated) that affect their physical and mental health, and **14% of the population cannot afford to adequately heat their dwelling**. The problem particularly affects the elderly (including largely female seniors), low-income households and residents of buildings with poor energy efficiency.

The causes of energy poverty are:

- high energy prices as a result of the energy crisis,

- low energy efficiency of buildings - **in Poland, about 70% of buildings require thorough thermal modernization,**
- lack of sufficient support mechanisms for energy-poor households.

The European Climate Policy requires Member States to improve the energy efficiency of buildings. The European Buildings Directive (EPBD) aims to achieve net zero emissions for all new buildings by 2030 and deep renovation of the housing stock by 2050.

The Cohesion Policy should therefore further support programs for equitable energy transition and building retrofits, including the replacement of heating systems with low-emission ones to reduce CO₂ emissions and household energy costs. It should also be complementary to the Social Climate Fund, directed largely at supporting households in energy and transportation poverty, but which has been assigned an allocation of funds that is insufficient to adequately support the entire target group.

4. Deinstitutionalization and shortage of assisted housing

Across Europe, a process of **deinstitutionalization** is underway, i.e., a shift from institutional care (e.g., nursing homes) to assisted living, training apartments, with support, with services and community-based support systems.

In Poland, this process is still developing slowly. There is a lack of sufficient investment in housing for the elderly, people with disabilities, people leaving foster care or people in crisis of homelessness. Among the challenges to deinstitutionalization, we can mention: the shortage of assisted, training, supportive, service-oriented housing, enabling those in need of support to live independently; the lack of systemic solutions to ensure long-term financing of assistant services, or the insufficient number of housing units in the *Housing First* program, which allows people in crisis of homelessness to receive immediate housing and social support.

The Cohesion Policy should support the development of integrated social services and assisted housing to enable people at risk of exclusion to live with dignity.

5. Social diversification and geopolitical conditions

Climate change and armed conflicts around the world may lead to an increase in migration and refugees, which poses new housing policy challenges for Poland. The war in Ukraine and the surge in the number of people seeking refuge have shown that the domestic housing market has demonstrated relative flexibility - despite the large number of refugees, the rental housing system has been able to respond to the needs of most people who have sought shelter on the private market. However, in the long term, for Poland to continue to respond effectively to such crises, it is necessary to further strengthen the housing sector, including increasing the supply of rental housing through, among other things, the development of Social Rental Agencies, the development of social housing, and the modernization of the existing housing stock.

Given the geopolitical circumstances and the growing threats of climate change, Poland needs to invest in housing infrastructure as part of its resilience and security. Ensuring a sufficient supply of available housing will avoid housing shortage crises and soaring rental prices. Furthermore, integration policies will be a key enabler for new residents of Poland to quickly integrate into society, which will reduce the risk of social tensions and promote stable economic development. Support in this regard can be provided by the Cohesion Policy, which allows for the development of sustainable housing and improvement of the quality of housing stock, while implementing solutions to support the integration of refugees and migrants.

6. Demographic changes and the “silver revolution”

The housing situation of senior citizens in Poland is one of the key challenges of social and housing policy. Many seniors live in buildings with low technical standards, often without adaptations to their needs, such as elevators, ramps or appropriate bathroom solutions. A significant number of seniors live in large apartments or single-family houses, which become too expensive for them to maintain and difficult to manage as they age. There is also a lack of an adequate number of assisted housing, housing with services and/or with support and adapted housing for people with limited mobility, leaving many seniors forced to remain in conditions that do not meet their needs or to end up in long-term care facilities, which often do not offer enough places.

Demographic projections for Poland indicate a sharp increase in the number of elderly people in the coming decades. According to a forecast by the Central Statistical Office, the population aged 60 and over is expected to make up about 40% of Poland's total population in 2050, which means a significant increase in demand for housing adapted to the needs of seniors.

The aging of the population requires a well-thought-out housing policy strategy, including the development of senior housing, support for housing modernization programs, and the promotion of new housing models, such as cohousing, tenancy through Social Rental Agencies or intergenerational housing. Without appropriate action, Poland may face a growing problem of inadequate housing stock to meet the changing demographic structure, which will affect both the quality of life of seniors and the burden on the social welfare system. The Cohesion Policy should play a key role through properly planned programs that address the rapid demographic transition, mitigating its socio-economic effects.

Summary

Habitat for Humanity Poland is calling for housing to be prioritized in the new 2028-2034 Cohesion Policy. In the face of rising housing costs, a shortage of affordable housing, energy poverty and an aging population, it is necessary to implement comprehensive solutions that will support both the development of the housing stock and measures for groups particularly at risk of exclusion. **An appropriate housing policy should take into account climate goals and the need for energy transition, while enhancing the country's socio-economic security and stability.**

We also emphasize the need for a coordinated approach at the EU, national and local levels, including strengthening the partnership principle. Involving local communities, NGOs and the private sector in the planning and implementation processes of housing projects and stimulating cross-sector cooperation is essential for the effective implementation of the Cohesion Policy. Transparency of activities, broad public consultation and support for housing actors will enable a more effective response to the needs of residents and accelerate the implementation of housing policy goals.

Investing in sustainable construction, renovation of vacant real estate and revitalization of urban and rural areas will contribute not only to improving housing conditions, but also to the EU's climate goals. Energy efficiency of buildings, the use of renewable energy sources and modern technologies will help reduce housing operating costs and increase their sustainability.

In conclusion, the 2028-2034 Cohesion Policy should give greater consideration to housing as a key element in combating social inequality, energy transition and building national and regional resilience. Adopting the recommended measures will allow for more equitable and sustainable development that will provide decent housing for all people living in Poland.

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