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**NATIONAL HOUSING PROGRAM OF THE MAIN STRATEGIC AND  
PROGRAM DOCUMENT FOR THE CURRENT STATE RESIDENTIAL  
POLICY OF THE STATE**

**NARODOWY PROGRAM MIESZKANIOWY GŁÓWNYM STRATEGICZNO-  
PROGRAMOWYM DOKUMENTEM OKREŚLAJĄCYM OBECNIE  
REALIZOWANĄ POLITYKĘ MIESZKANIOWĄ PAŃSTWA**

**НАЦИОНАЛЬНАЯ ЖИЛИЩНАЯ ПРОГРАММА ОСНОВНОГО  
СТРАТЕГИЧЕСКОГО И ПРОГРАММНОГО ДОКУМЕНТА ПО ТЕКУЩЕЙ  
ГОСУДАРСТВЕННОЙ ЖИЛИЩНОЙ ПОЛИТИКЕ ГОСУДАРСТВА**

**Abstract**

*Launched in April 2016, the Family 500 Plus program significantly reduces the scale of poverty in large families, contributes to the growth of consumption and perhaps also to the increase in fertility in Poland. The second key program of social family policy in Poland launched in December 2016 is the Apartment Plus program. This program, through the improvement of the housing situation, should fulfill important functions of housing policy in the scope of reducing the social stratification of families in Poland. The main objective of the Apartment Plus program is to significantly increase the availability of flats, especially low-cost rental apartments with the option of purchasing property after 20-30 years of use. The consequence of developing this program on a larger scale in the coming years will be offering such housing primarily for families who have not been able to rent and buy flats on the open market due to low incomes and lack of creditworthiness. If the plan adopted by the government to develop the Apartment Plus program in the coming years will be implemented by 2030, the level of hous-*

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ing availability for citizens in Poland will reach a level close to the average in the European Union.

**Keywords:** Apartment Plus, housing situation, availability of flats, apartments for rent, material situation, National Housing Program, Individual Housing Accounts, family, households, society, family policy, social policy, housing policy, economic policy, income, savings, consumption, Bank Real Estate Property, rent, economic growth.

### **Streszczenie**

Uruchomiony w kwietniu 2016 roku program Rodzina 500 Plus znacznie zmniejsza skalę poziomu ubóstwa w rodzinach wielodzietnych, przyczynia się do wzrostu konsumpcji i być może także do wzrostu dzietności w Polsce. Drugim kluczowym programem społecznej polityki rodzinnej w Polsce uruchomionym w grudniu 2016 roku jest program Mieszkanie Plus. Program ten poprzez poprawę sytuacji mieszkaniowej powinien spełniać istotne funkcje polityki mieszkaniowej w zakresie zmniejszenia rozwarstwienia społecznego rodzin w Polsce. Głównym celem programu Mieszkanie Plus jest znaczące zwiększenie dostępności mieszkań, a szczególnie tanich mieszkań czynszowych z możliwością wykupienia własności po 20-30 latach użytkowania. Konsekwencją rozwinięcia tego programu na większą skalę w kolejnych latach będzie zaoferowanie takich mieszkań przede wszystkim dla rodzin, które do tej pory nie miały możliwości wynajmu i zakupu mieszkań na wolnym rynku ze względu na niskie dochody i brak zdolności kredytowej. Jeżeli przyjęty przez rząd plan rozwinięcia w kolejnych latach programu Mieszkanie Plus zostanie zrealizowany do 2030 roku to poziom dostępności mieszkań dla obywateli w Polsce osiągnie poziom zbliżony do średniej w Unii Europejskiej.

**Słowa kluczowe:** Mieszkanie Plus, sytuacja mieszkaniowa, dostępność mieszkań, mieszkania na wynajem, sytuacja materialna, Narodowy Program Mieszkaniowy, Indywidualne Konta Mieszkaniowe, rodzina, gospodarstwa domowe, społeczeństwo, polityka rodzinna, polityka społeczna, polityka mieszkaniowa, polityka gospodarcza, dochody, oszczędności, konsumpcja, Bank Gospodarstwa Krajowego Nieruchomości, czynsz, wzrost gospodarczy.

### **Аннотация**

Программа Family 500 Plus, запущенная в апреле 2016 года, значительно уменьшает масштабы бедности в многодетных семьях, способствует росту потребления и, возможно, также увеличению рождаемости в Польше. Вторая ключевая программа социальной семейной политики в Польше, начатая в декабре 2016 года, - это программа Mieszkanie Plus. Эта программа, благодаря улучшению жилищной ситуации, должна выполнять важные функции жилищной политики в рамках сокращения социальной стратификации семей в Польше. Главная цель программы Mieszkanie Plus - значительно увеличить доступность квартир, особенно недорогих квартир для аренды, с возможностью покупки недвижимости после 20-30 лет использования. Последствия развития этой программы в более широких масштабах в ближайшие годы будут предлагать такие квартиры прежде всего для семей, которые не смогли арендовать и покупать квартиры на открытом рынке из-за низких доходов и отсутствия

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*кредитоспособности. Если план, принятый правительством для разработки программы Mieszkanie Plus в ближайшие годы, будет реализован к 2030 году, уровень доступности жилья для граждан в Польше достигнет уровня, близкого к среднему в Европейском Союзе.*

**Ключевые слова:** *Плюс квартира, жилищная ситуация, доступность квартир, аренда квартир, материальная обстановка, национальная жилищная программа, индивидуальные жилищные счета, семья, домашние хозяйства, общество, семейная политика, социальная политика, жилищная политика, экономическая политика, доход, сбережения, потребление, банк Недвижимость, аренда, экономический рост.*

## **Introduction**

At the beginning of the 1990s, significant unfavorable changes in the housing situation of citizens began to be perceived, which was determined by the socio-economic processes of systemic transformation that took place at that time and the determinants of housing policy in Poland [C. Bywalec 2012, p. 37]. Therefore, since the end of the last century attempts have been made to create a housing policy that would fill the gaps in the housing needs of families in Poland. However, specific programs adopted in previous years as part of the "Rodzina na swoim", "Mieszkanie dla Młodych" housing policy focused on the support of credit financing and therefore acted to a very limited extent against the still growing successive gap in previous years in the lack of housing in relation to the demand reported by citizens [D. Prokopowicz 2010a, p. 55]. In accordance with the strategic and program assumptions of the National Housing Program, the key objectives of long-term housing policy, the implementation of the Apartment Plus program should counteract the negative demographic processes of the aging of Polish society, which have been proceeding with an accelerated pace for several years. In a situation of continuation in the next several decades of this dramatically worsening demographic situation, the risk of a crisis in the public finance system

will increase, which will result in dramatic economic failure of the social security system and the system of public health protection and participatory pension system, which is currently managed by the Social Insurance Institution [Family 500 Plus, under what conditions ..., 2015, 3-4]. Therefore, as a consequence of these negative processes, socio-economic development would be significantly slowed down; in state public finance there would be no funds for the implementation of investment projects undertaken in key sectors of the economy [Apartment Plus in questions and answers, 2016, pp. 5-7]. In order to reduce the risk of making this negative scenario of a possible crisis in public finance condition more realistic, the current government undertook to implement new socio-economic policy programs, i.e. the Family 500 Plus programs [Prokopowicz 2017, pp. 57-59] and the Apartment Plus program, whose implementation in the perspective of the next minimum of a dozen or so years should significantly reduce the above-mentioned threats to the effective development of the Polish economy.

However, whether the Apartment Plus program proves to be a significant pro-development factor for the Polish economy is determined mainly by its scale, i.e. the number of flats that will be built and put into use in individual years. Accepting this

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economic criterion, it can be assumed that it is a program under which by organizing and using the possibilities of cheap construction, apartments are built especially for those who have recently entered the labor market and have become or will soon become parents. From the point of view of families renting apartments built as part of the Apartment Plus program, it is also important that after 20-30 years of renting, it will be possible to obtain ownership title to the used flat [The Apartment Plus program becomes reality ..., 2017]. For the success of the Apartment Plus program in terms of its role of activating economic growth, other factors are also important, which are related to the process of organization and planning of the construction of housing estates in particular locations. In order for the flats that are put into use to fulfill their role, they should be built in those regions in which there is currently or is expected increased demand for employees in the coming years. These apartments should also be built in those locations which, as part of a broadly defined socio-economic policy, are also covered by other programs of pro-development economic policy, especially concerning the activation of the development of production enterprises [N. Morel, B. Palier, J. Palme 2015, p. 52]. According to the announcements of Prime

Minister Beata Szydło, the Apartment Plus program is another key segment after the Family 500 Plus program [D. Prokopowicz 2017, p. 59], pro-development social and economic program- the Economy Plus program. Therefore, the Apartment Plus program should not significantly burden the budget, unlike the Family 500 Plus program, which is a key issue for public finances of the state [M. Topolewska, 2016, p. 14]. In addition, the abovementioned programs stating important segments of the social policy do not exhaust the entirety of the basic components of the Economy Plus program. The Economy Plus program is correlated with the planned and partly implemented by the government successive segments of economic policy as part of the plan by Prime Minister Mateusz Morawiecki [National Housing Program, 2016, p. 56]. In terms already announced for implementation, the support and activation programs for the development of the technology industry, shipbuilding industry, SME development support, export support and other key branches of the Polish economy industry sector deserve special attention, including the 100 Facilitation Package and the so-called "constitution for entrepreneurs" liberalizing in many aspects the pursuit of economic activity in Poland [D. Prokopowicz, 2016, p. 82].

## **1. The key strategic and program assumptions of the National Housing Program**

a) On 27 September 2016, the government approved the Resolution No. 115/2016 on the validation of a strategic and program document describing the housing policy of the state in the medium-term horizon called the National Housing Program. This program is one of the key strategic segments of broadly defined government-

tal program assumptions covering various aspects of the activation of socio-economic development of the Polish economy which together are referred to as the Economy Plus. In accordance with the assumptions of the National Housing Program adopted by the government, the strategic goal of housing policy for the next

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several years is a significant improvement in the socio-economic situation of the society, mainly in the availability of housing for families mainly from the middle class segment achieving medium and low income. From the organizational and formal-legal perspective, this is to be implemented in 2017 [The Apartment Plus program in questions and answers, 2016, p. 2]:

a) an amended legal basis that defines the organization of the rental market, including the protection of tenants and 'property owners' rights, b) increasing the state resources for housing,

c) amended norms specifying the functioning of housing co-operatives and housing construction.

The National Housing Program is also one of the most important instruments of the socio-economic policy for the implementation of the government's "Strategy for Responsible Development." The National Housing Program as a tool for the implementation of the "Strategy for Responsible Development" should generate factors contributing to social cohesion, i.e. one of the objectives of social policy defined in Pillar 2- Socially and territorially balanced development [Programs 2015]. In the context of the current socio-economic policy in Poland, the NHP sets out the main directions and tools for their implementation in the field of housing policy outlined for implementation for the next years, ultimately until 2030 [the National Housing Program, 2017]. The analysis of statistical data shows that in Poland there is a large shortage of housing in comparison, and this is a much larger problem than in Western European countries [A. Soboń 2017]. According to the criterion of occupied

housing space per person, Poland is on the 24th position compared to the European Union. A Polish citizen lives on a living area of 27.6 m<sup>2</sup> on average, while a European residing in one of the European Union countries takes on average almost 40 m<sup>2</sup> of living space. In addition, housing standards in Poland look bad compared to the EU also for other reasons: a) 20 percent of apartments in Poland is not equipped with permanent heating systems, b) 10 percent of citizens in Poland live in non-residential buildings, c) 1/3 of families do not have running water in their homes, d) over half of Poles, due to low income, do not have creditworthiness in commercial banks [B. Domańska-Szaruga 2015, p. 96], which means there is no way to improve the housing situation on market conditions.

a) Considering the housing situation in Poland, one of the main goals of the housing policy currently being pursued is to create conditions for the effective development of the low-cost housing construction sector in order to significantly improve the standards of housing availability in Poland in the medium-low segment over the next several years. Therefore, the housing policy in the National Housing Program was defined with an indication of the housing needs of citizens and adaptation of national housing standards in Poland to the statistical average situation in this respect in the European Union [S. Gwoździewicz, D. Prokopowicz 2016, p. 65]. In accordance with the National Housing Program, the objective of housing policy in Poland is to create, implement and develop instruments that should contribute to increasing the availability of housing, with particular emphasis on

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families with low or medium income, who do not have their own apartments. The limited availability of housing in society means that a significant proportion of working-age citizens, young families, due to low income, do not have the option of buying or renting a flat on a commercial basis [C. Bywalec 2012, p. 48]. Therefore, the Apartment Plus program is one of the most important housing policy programs. Since the issue of the availability of housing affects decision-making regarding the possession and education of children, the limited availability of housing is correlated with the problem of unfavorable changes in the demographic structure, i.e. the aging of the population. Therefore, the National Housing Program, and the Apartment Plus program, is run in parallel with other instruments of social family policy whose strategic goal is to reduce the scale of negative demographic trends, including the Family 500 Plus program implemented in April 2016 [D. Prokopowicz 2017, p. 58]. In connection with the above, the main objectives of the National Housing Program include [National Housing Program, 2016, pp. 49-53]: a) increasing the availability of flats ratio so that people with lower incomes who could not afford to rent a flat on market conditions have been given such a possibility, b) reducing the scale of the problem of social exclusion of people resulting from low incomes, the inability to satisfy basic housing needs and, consequently, those in a difficult life situation, c) improvement of the standard of cur-

rently existing flats characterized by extremely low standard of living conditions, by their thermal modernization, repairs, introduction of basic technical installations to remove sub-standard residential conditions, i.e. lack of basic sanitary equipment and increase of energy efficiency.

The above objectives will be performed in the perspective of 2030, if by 2030 the number of apartments per 1 thousand inhabitants will reach the current average in the European Union, i.e. 435 flats per 1 000 people. The current level of this indicator in Poland is 363. Because by 2010 due to the poor technical condition, part of the housing stock will be decommissioned, therefore the implementation of the above objectives and replacing the decommissioned flats will mean the need to build approx. 2.5 million flats.

In accordance with the strategic and program assumptions of the National Housing Program, the government has already planned for 2017 to start building of apartments as part of the Apartment Plus program in at least a dozen or so municipalities in Poland [The Apartment Plus in questions and answers, 2016, pp. 7-9]. During the conference organized by Bank Gospodarstwa Krajowego S.A. in May 2017, it was announced that according to the plans of the government at the end of 2017, there will be around 10 000 flats under construction as part of the implementation of the Apartment Plus Program, while in July 2017 it was still only 1 200 apartments under construction nationwide [B. Pawlak 2017, p. 4]. According to these announcements, in the second half of 2017, investment processes for housing construction under this program should significantly accelerate.

## **2. Patterns in the countries of Western Europe**

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The development and launch of the Apartment Plus program was preceded by analyzes of analogous programs operating in some other Western European countries. In connection with the development of key strategic and program assumptions of this instrument of housing policy in Poland, already tried and tested solutions in other European Union countries were used [S. Gwoździwicz, D. Prokopowicz, 2016, p. 65]. In the context of the entire EU, Poland was one of the few countries where this type of program has not been run so far. Among the European Union countries, the most developed systems of cheap rental apartments were or are operating in such countries as the Netherlands, Austria, Denmark, Sweden, the United Kingdom and France. However, these are not fully analogous systems to the Apartment Plus program being developed in Poland. Differences occur in the range of instruments applied in individual countries, through which state aid is implemented, because they are primarily:

- a) bank loans granted on preferential terms, usually low interest rates,
- b) simplifications, facilitations in the fiscal system, including tax breaks and guarantees,
- c) building flats in the areas owned by the State Treasury and including construction plots in the construction of housing and municipal housing at prices lower than market or free of charge.

The Apartment Plus program was designed on the one hand as a response to the social and economic needs of the housing market in Poland. These needs are determined mainly by the social structure and specificity of the development of the Polish economy. On the other hand, the Apartment Plus program is modeled on many years of experience in implementing similar solutions in many other European countries, including similar housing policy programs in such countries as Germany, France, the

Netherlands, Denmark and Sweden. One of the European countries that already embarked on an ambitious, investment program of housing policy in the 1960s was Sweden. It was then implemented from the mid-1960s to the mid-1970s. The program Miljonprogrammet, i.e. the one million apartment program, significantly reduced the problem of low housing availability. As a result of the mentioned Miljonprogrammet carried out for a decade, the issue of housing availability has been significantly improved in Sweden by increasing the housing stock by as much as one-third. In this way, overpopulation in Swedish apartments was reduced from 35% up to only 5%. In Poland, according to Eurostat data, the overpopulation rate of apartments exceeded 44% at the end of 2016, with the average in the European Union at 17% [The Apartment Plus program in questions and answers, 2016, p. 3].

The programs similar to the Apartment Plus program operating in other countries support the development of social housing construction mainly through low-interest loans. Public aid implemented through subsidies to loan interest and guarantees exists, among others, in countries such as France, Great Britain, Denmark, Finland, Austria, Ireland and Belgium [The Apartment Plus in other European Union countries, 2017]. In the majority of Western European countries, the global financial crisis of 2008 forced the reduction of public assistance in social housing construction programs. Due to this, various non-returnable forms of housing construction subsidies were subject to reduction, while instruments for preferential interest rates on loans were developed. However, despite the financial crisis, the scale of public aid in developed Western European countries in the area of social financing of rental housing remained significant. On the

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other hand, the scale of economically negative phenomena related to the financial crisis was much lower in these countries, i.e. in Western Europe and Scandinavia than in the countries of the south of Europe, in which much larger reductions in budget expenditures for social purposes were applied. In the majority of EU countries where pub-

lic housing rental support schemes are being developed under state aid, financing is increasingly conducted on the private capital market, while the state subsidizes preferential loans or uses market interest rates lower than the state through public or local public guarantees [The Apartment Plus in other European Union countries, 2017].

### **3. The implementation of the Apartment Plus program in 2017**

The Apartment Plus program was planned as one of the key investment pillars of the pro-development economic strategy of the government referred to as the 'Plan for Responsible Development' of the deputy prime minister, minister of finance and development of Mateusz Morawiecki. Therefore, the Apartment Plus program is also the main investment program of the housing policy, whose key strategic and program assumptions were defined in September 2016 in a legally regulated document defined as the National Housing Program [National Housing Program, 2016]. At the end of 2016, in line with the investment assumptions of the National Housing Program, the government planned for 2017 to start construction of apartments as a part of the Apartment Plus program in the areas of State Treasury land and property located in at least a dozen or so municipalities in Poland [The Apartment Plus program in questions and answers, 2016, pp. 7-9]. In the conference organized in May 2017 by Bank Gospodarstwa Krajowego S.A. it was announced that according to the plans of the government at the end of 2017, there will be around 10 000 flats under construction as a part of the already launched investment programs of the Apartment Plus program. This announcement means a significant acceleration of the implementation of the program in the second half of 2017, because in July 2017 only 1 200 flats in the

country were under construction [B. Pawlak, 2017, p. 4]. At the beginning of November, agreements were signed according to which the National Property Resource will have access to the properties transferred to the Flat Plus program by Poczta Polska (Polish Post) and Polskie Koleje Państwowe (Polish State Railways) [The Apartment Plus Program enters the next stage, 2017]. According to the data from November, over 70 cities in Poland declared their accession to the Apartment Plus program. Since December 2016, the number of planned locations for the construction of apartments, which are transferred to the National Property Resource and meet the required standards is gradually increasing. These lands are characterized by the fact that they do not belong to the most expensive locations, but are usually well communicated [Cities in the Apartment Plus Program, 2017].

According to the position of the Ministry of Development, increasing the number of available flats is one of the most important goals of the National Housing Program. According to the data from October 2017, construction projects have already begun in several cities in Poland, and there are the following construction projects [K. Kwiatek, 2017]:

- a) 170 modern apartments for rent in Gdynia,
- b) 215 apartments in Wałbrzych,
- c) 329 apartments in Pruszków,

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d) 406 apartments in Toruń, a) 10 000 flats in preparation based on  
e) 138 in Tomaszów Mazowiecki. concluded agreements and signed letters of  
Previously, investments were made to intent, after three quarters of 2017 invest-  
build 186 rental apartments in Biała Pod- ment potential three times higher than in  
laska and 366 apartments in Jarocin. In tot- the case of the largest Polish developers,  
tal, at the end of 2017, there will be over b) 1 200 apartments under construction,  
10 000 flats at the end of 2017 of which both in large and smaller cities, including  
over 1.2 thousand it was already under areas where housing investments were not  
construction in mid-2017. In mid-2017, the carried out,  
Ministry of Development gave the follow- c) PLN 2 billion in the value of housing  
ing key data showing the status of the construction investments,  
implementation of the Apartment Plus pro- d) activation of the entire Polish economy,  
gram [Already over 1.2 thousand. apart- mainly in the segment of small and medi-  
ments under construction as a part of the um-sized enterprises, including those of-  
Apartment Plus program, 2017]: fering innovative products and solutions.

## **Conclusions**

The implementation of the Apartment Plus program, carried out in accordance with the government's current plans, should, in the perspective of 2030, significantly bring Poland closer to the standards of Western European countries in terms of the availability of housing for citizens, rental housing and ownership [M. Jewdokimow 2011, p. 74]. In addition, taking into account the specificity of the residential sector, there will be further real impulses for the activation of the Polish economy because the construction and housing sector is one of the most important economic sectors in the economies. In accordance with the planned objectives of pro-development socio-economic policy, citizens in the next years should start to feel the improvement of life in Poland and the number of young, educated Poles who go abroad to look for decent living conditions should finally start to fall significantly.

In connection with the above, the implementation of the Apartment Plus program, designed also for the coming years, is to be not only a real support for middle-income families as a part of the housing policy, but

it is also expected to be a significant pro-development impulse for local residents, regional self-government economies. In addition, if the scale of implementation of the Apartment Plus program will grow significantly in subsequent years, then this program will become an important determinant activating economic processes in the national context. Therefore, it is possible to create a key instrument for the intervention of the state's activation of the country's economic growth in the following years with the successively growing involvement of private developers in the construction of housing estates representing the commercial sector of the Polish economy [D. Prokopowicz 2010b, p. 52.]. Already at the end of 2016, in the strategic assumptions of the National Housing Program, it was assumed that in the next years, construction projects carried out as a part of the Apartment Plus program will be implemented on a commercial basis, in market conditions and without involving taxpayers' money. Considering the financial possibilities of citizens in Poland, it is particularly important that residential premises on rent

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with the possibility of coming to ownership, which will arise in the locations indicated by particular communes, will be characterized by moderate rent levels accessible also for less economically favored families.

Summing up, the Apartment Plus program in accordance with the strategic and program assumptions of the National Housing

Program, is primarily to improve the material and economic situation of young Polish families, for whom obtaining a flat with the appropriate standard will be the basis for a decision to have a larger number of children. Therefore, it is also a program correlating directly with the strategic objectives of other currently implemented pro-family policy programs in Poland.

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