

Housing Policy as a Part of Urban Regeneration Policy — The Case of Poland

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Abstract: Urban regeneration is becoming important part of the arising urban policy in Poland. Since 2004 urban regeneration projects has been financed by the structural funds and has been adopted as one of the measures taken by the local authorities to tackle with the wicked problems in deteriorated areas. Although many resources are dedicated to the urban regeneration programs, the effects are still weak, especially in housing, or even contrary because of gentrification effects. The aim of the article is presentation of wicked problems in Polish housing policy with reference to the urban policy and regeneration measures. The interdependencies are shown and the “wicked” character of the problem is reflected.

Key words: housing policy; urban regeneration; wicked problems; gentrification

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1. Introduction

The spatial transformation in Polish cities taking place in the communist period and in the transition period after 1990 led many districts and even whole cities to worsening crisis (Ziobrowski, Jarczewski, 2010). Despite the fact that western European countries have developed numerous mechanisms to tackling with deterioration of urban areas (Gotham, 2001; Hall, 2006), this knowledge was hardly recognized in Poland. The inspiration and expertise came mainly from France (Skalski, 2009), Germany (Bryx, Jadach-Sepiolo, 2009) and the United Kingdom (Guzik, 2009). Gradually, from the very beginning of the transition period, the Polish approach to urban regeneration evolved from very local to national one. Muzioł-Węclawowicz (2009) distinguishes three stages of this evolution:

- 1990-2003 — pioneer revitalization,
- 2004-2008 — first common revitalization financed with the EU funds in the Integrated Regional Development Program framework,
- since 2009 — striving for integrated revitalization in the regional operational programs framework.

Even striving for integrated approach there is very low recognition to the detailed specificity of the problems occurring in the deteriorated areas. Because of lack of information, these problems are inherently hardly to be defined. The plentitude of local stakeholders (esp. due to the ownership dispersion after communist period) results

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in many interdependencies and multicausality of the problems. The undertaken measures rarely solve the problems rapidly, so the residents' involvement is unstable (Jadach-Sepiolo, 2014).

Most of the negative phenomena affecting deprived areas (poverty, unemployment, prostitution, social pathologies) are so called wicked problems. "Wicked problems have incomplete, contradictory and changing requirements, and solutions to them are often difficult to recognize as such because of complex interdependencies" (Rittel, Webber, 1973). Public authorities aren't capable of tackling wicked problems directly because of the accumulation of diverse negative feedbacks (spatial, social, economic) and interconnections between causes and results of the problems. In the western European counties in the 1980s it became clear that the existing policy tools are not sufficient to cope with the increasing social (unemployment, welfare-dependence, pathology, etc.), ethnic and economic conflicts. The economic transformation to post-industrial economy, which gradually spread over European countries was one of the important factors fostering new approach to urban redevelopment, that could tackle at least some of the wicked problems. Then, the area-based regeneration become the leading approach (Larsen, Engberg, 2011), what was massively supported by implementation of the Urban Initiative (1994-2000) (Berg et al., 2007).

After completion of the URBAN initiative, in European countries, a series of government programs were launched, continuing comprehensive regeneration, e.g., the Italian program *contratti di quartiere*, implemented with the involvement of local residents. The beneficial effect of the URBAN Initiative could also be seen in Germany, Spain and in the United Kingdom, where the awareness of the importance of revitalization processes at the local level significantly increased and thus the involvement of the local public and private entities rapidly grew. Despite the fact that Poland didn't participated in the URBAN Initiative, the definition of urban regeneration, implemented to the Polish law by regulation of the Minister of Regional Development, complies with the URBAN standards, stating that it is "a comprehensive, coordinated, multi-annual process of spatial, technical, social and economic revival of deprived areas, initiated by the local government in order to tackle with crisis the designed area, in particular by giving it a new functional quality and creating the conditions for its development, based on the specific endogenous resources" (MRD 2010).

Theoretically, the aforementioned definition is perfect and reflects the highest level of internalization of European regeneration paradigm (Roberts, Sykes, 2000; Jadach-Sepiolo, 2014), but the devil is in the detail — there is a particular wicked problem (or more wicked problems) behind the crisis in the every deteriorated area. Despite the fact that urban regeneration programs have been realized in some cities for 10 or even more years, housing policy seems to be Achilles' heel of Polish cities. The main aim of the article is to show the reasons for "wicked" character of housing as a part of complex deterioration of urban areas in Poland. The article is divided into four sections. The first one presents the most important factor, so called "repair gap" in Polish cities, the scope of which is one of the biggest restraints of social and economic revival of Polish cities. In the second section we explore the gentrification effects of urban regeneration measures undertaken in 1990-2003 in some cities, proving that without proper housing policy (including affordable housing in city centers) all regeneration programs will be infected with displacement effects. The third section gives some insights in the results of the housing projects conducted with support of the EU funds. The last one is summary with recommendation for further research and policy corrections.

2. "Repair gap" in Polish Cities

Poland for a long time didn't take part in the European debate on urban regeneration (1960-1990).

Meanwhile the so called “repair gap” grew, increased by irrational management of housing resources during the communist period. Additionally, after 1989 in some cities (mainly in existing industrial districts) deteriorated socio-economic urban fabric as the result of the liquidation of state-owned enterprises and mass redundancies employed there. Capital lacked, but not only in financial terms — much acuter with reference to the needs for revitalization requiring joint efforts of the authorities and the involvement of the local community was (and still is) lack of social capital. Symptomatic was very low involvement of nongovernmental partners in preparation and realization of local revitalization programs. Adamski (2008) proved that other entities involved in the financing of regeneration activities in the period 2004-2007 was 15%, and these were mostly municipal enterprises, government entities, cultural, housing cooperatives and social housing associations (TBS). In fact, the only group of private entities involved in the revitalization were housing communities.

Quite significant repair gap, which is a remnant after disinvestment from the communist period, coincided with the problems so far concealed poverty and social exclusion. Gradually, especially in cities with large scale degradation of inner-city areas, more and more visible become the processes of suburbanization, which further weakened the central areas in the cities.

Research conducted in 2003-2005 by the Institute of Urban Development (Zaniewska et al., 2005) have provided fairly detailed information on the state of Polish housing at the turn of the century. Unfortunately, the picture that emerged was not positive. The authors of the study, formulated sad diagnosis:

- there is a huge housing deficit in Poland,
- current housing resource is not able to cover the needs of the population,
- huge part of the housing stock is depreciated and even its technical conditions worsen,
- many apartments in old buildings are below standard and there is little chance for modernization,
- maintenance, refurbishment and modernization costs increases geometrically,
- the scale of housing exclusion is significant and this phenomenon relates not only to the people from disadvantaged groups (families with many children, pathological, socially deprived, unemployed), but also young people with an average economic situation with low or even no creditworthiness.

Causes of this situation should be sought in the housing policy of the state in the communist period, but also in the fast-paced economic and social transformations that have taken place during the transition times. Like other European countries, Poland was in the first years after World War II to the significant lack of housing, especially in cities. Therefore, one of the first acts of the new government was so-called decree on the compulsory allocating apartments. Till this moment privately owned housing stock were transferred to public disposal, bigger apartments were shared by many families in order to get more independent venues. The right of the owner to set rents was cancelled. The negative effects of break in the relationship between rents and the cost of the buildings’ maintenance and the quality of housing were easy to predict — lack of repair (even necessary) and progressive deterioration of housing stock. The decree related mostly to the central areas, so the historic buildings were the most exposed to this negative effect of political decisions (Bryx, 1999).

Conducted in 1965, rents reform did not bring long-term improvements. Some new revenues allowed covering running costs and saving a small surplus for the repair of buildings, but then the rates have not been updated until 1983. The later rent update didn’t result from the economic calculation, but was a “beauty treatment” caused by the increasing inflation and the progressive need for state subsidies to the new housing estates (Zapart, 1999). In the period 1966-1990 the coverage of the costs of housing maintenance by the rents decreased steadily until in 1990 exceeded a dramatic level of 10%.

Low rents were treated as part of the remuneration policy of the state (Lowe, Tsenkova, 2003). The necessities of setting them at artificially low level explained by the low income population, and these in turn were determined at the governmental level accordingly to rents' level. Such a vicious circle mechanism stemmed from the nature of the centrally planned economy in which the mechanisms of income and demand were not regulated by the price, but resulted from manual control of the economy. The desire to maximize use of the existing housing stock with inadequate expenditures on repairs translated into a gradual decapitation of existing housing assets.

Analysis of the current structure of the housing stock shows that on average, the housing situation in Poland in the period 1988-2002 has improved:

- the average size of apartments increased (from 53.8 to 60.7 sq m), as well as number of rooms in the apartment (from 3.29 to 3.51) and the number of bedrooms (from 2.37 to 2.54),
- between 1988 and 2002 approximately 240,000 housing units were demolished or converted for the non-residential purpose, thus reducing the supply of housing of a lower standard,
- access to infrastructural amenities (water supply, bathrooms, hot water, central heating and gas supply) was improved (Cesarski, 2007).

Increase in average values was mainly due to the new development for sale, where the average square footage is up to 79.4 m², which is almost twice the value in comparison with the average size of dwellings in social housing association (TBS) (48.8 m²). Similarly, the average access to infrastructural amenities increased because of new development, but in municipal housing stock the indicator value was still low (77.1%).

It should be noted that the standard of housing depends largely on the age of the buildings. According to data from the National Census of Population and Housing 2002, there were 4,772.7 thousand residential buildings in Poland, of which about 413,000 (9%) were pre-1918 buildings. In comparison to the census data of 1988 118,000 housing units of this stock disappeared (approximately 22% of the stock of 1988). From the housing stock built in the period of 1918-1945 83.9% survived between 1988 and 2002. Because the demolition indicators related to the housing resources from the periods before 1918 and from 1918 to 1945 were respectively 14.4% and 9.7%, another characteristic of Polish housing stock should be emphasized reflecting the high proportion of buildings uninhabited because of technical conditions. The legal status of this stock doesn't allow for demolition unless the building causes hazard to people or other buildings.

According to research conducted in the project "Revitalization of Polish cities as a method for preserving material and spiritual heritage and as a factor of sustainable development" most depreciated buildings were built before 1945, even heritage ones. This information is seemingly obvious, but it's very important as these buildings are mostly located in the centers of large and medium-sized cities, where the quality of housing stock decreases quality of life and the neighborhood effects spread over adjacent buildings (Jarczewski, 2009).

No general repairs, for which still lacked the funds, low rents and inefficient administration of these buildings in the communist period resulted in a significant increase of the repair gap. There was also no significant change in the approach to the renewal of inner-city neighborhoods after 1989. Although the former owners began to recover their property, but it required substantial financial resources for their maintenance and repairs after decades of negligence. Slow rent reform, after year of low rent policy, postponed in most cases the performance of major repairs. Żelawski et al. (2008) indicated that a large part of housing stock should be renovated immediately just in 1989: 25-35% of the resources were classified as requiring minor repairs, while up to 50% — extensive renovations. These were largely estimates, because it was difficult to determine the value of the gap repair in Poland. Detailed studies carried out in the 1990s allowed to estimate it to 36 billion PLN based on annual wear

and tear co-efficient (Korniłowicz et al., 2003). Cesarski (2007) estimated the scope of repair gap analyzing projected cost of repairs and renovations in substandard housing. On this basis he qualified for repair about 900.000 housing units due to lack of basic amenities, another 500.000 due to excessive wear resulting from overcrowding. However, the scale of renovation needs in pecuniary terms is difficult to assess, it's not only the matter of repairs, but also there is number of substandard housing and overcrowded housing units.

In the substandard housing stock live nearly 6.5 million people, represent 17.1% of total population in Poland. About 2.5 million people are urban dwellers. At the same time many people in Poland live in conditions worse than sufficient: 45.1% of the rural population and 29.6% of the total urban population. For these people, regeneration activities are particularly needed, especially since living in substandard conditions most often associated with poverty and unemployment.

The scale of the phenomena of degradation and poverty in the Polish cities presented above is not sufficient to undertake urban regeneration measures, because the data does not show the complexity and spatial concentration of the crisis. The criteria for delimitation of crisis areas were developed during the course of the URBAN initiative and clearly indicate that spatial concentration of deterioration, combined with social and economic deprivation is condition required for issuing urban regeneration program and its implementation. Pursuant to the requirements, crisis area had to meet at least three criteria set out in Art 47 paragraph 1 Commission Regulation (EC) No 1828/2006 of 8 December 2006 laying down detailed rules for the implementation of Council Regulation (EC) No 1083/2006 laying down general provisions on the European Regional Development Fund, the European Social Fund and the Cohesion Fund and of Regulation (EC) No 1080/2006 of the European Parliament and of the Council on the European Regional Development Fund (OJ. EU L 371 of 27.12.2006, p. 1) listed below:

- unemployment rate above the national average,
- high levels of poverty and poor housing conditions,
- high levels of crime,
- low level of education,
- polluted environment,
- high level of technical degradation of buildings and infrastructure.

Prior to 2004, only few cities were described with detailed data reflecting spatial distribution of poverty, unemployment and poor housing conditions, however, it seemed that the situation will improve, along with the aforementioned requirements to conduct the socio-economic analyzes. Unfortunately, in most urban regeneration programs (lokalne programy rewitalizacji — LPRs) for 2004-2012 the concrete and detailed data has still lacked. Thus, the most common criterion for the delimitation of the LPR revitalization area was the decision of the local authorities. Due to the significant depreciation of the housing stock in the inner-city area of mostly city authorities suggested these areas as needing revitalization. A survey conducted in 2008 by the Institute of Urban Development has shown that Polish municipalities identify 62,337.3 ha of urban areas requiring regeneration (51.8% of all degraded areas in Polish cities regardless of the type of area). Population of these areas is approximately 2.2 million people, or approximately 12.7% of the total urban population.

Zaniewska et al. (2005) proved that since the late nineties the trend of increasing poverty in the central parts of cities, especially small and medium-sized, has become increasingly noticeable and correlates with the poor condition of municipal housing stock built before 1945. At the same time improving the living conditions of the population in other areas increased the disproportion and stimulated spatial segregation. Morally and socially

degraded areas downtowns are not an attractive place for households with high incomes, hence also in Polish conditions intensifies the process of suburbanization. Its effect is not only deepening social inequalities, but also increase the burden of transport in relation to the growing commuting time and associated environmental pollution.

The “repair gap” is still one of the most important factors affecting the “wickedness” character of housing problems in urban regeneration problems. The EUROSTAT, assessing conditions of housing stock, provided information, that around one third of Polish population (29%) lives in sub-standard rental property (Eurostat 2009).

3. Gentrification as a Placebo

The next reason for “wickedness” character of housing problems in urban regeneration problems is the gentrification and intentional displacement as a part of urban regeneration strategies in the 1990s in Poland. In the political void, the catalogue of positive results of gentrification for urban fabric was broad enough, even having considered displacement, to attract local authorities, as gentrification require no extra money from the city budget, and as it has been already stated, Polish cities don’t have any additional resources for housing programs. However, social problems (displacement and segregation) that are caused by gentrification are serious, especially regarding the contemporary paradigm of urban regeneration which aims at solving problems of physical degradation as well as social and economic signs of a crisis in a given area.

Now a very important question arises whether the realization of social objectives of regeneration, such as an improvement of residential conditions (or raising the standard of life in the broader meaning) in the area covered by this process indicates upgrading the life of present residents or residential conditions in general by putting current inhabitants aside (London, Palen, 1984). A few answers are possible:

- improving living conditions (renovation, modernization) and maintaining the present composition of inhabitants,
- improving residential conditions and privatizing flats or changing tenants’ composition by the owner (the present residents are resettled at the beginning of renovation work to a communal flat outside the regenerated area),
- improving residential conditions and partially maintaining the up-to-date social composition (resettling people whose lifestyle could lead to quick degradation of the restored building to communal flats outside the regeneration area).

Although ideologically noble, the first solution is costly (rent allowance) and not very effective, concerning maintenance of the intervention’s results. The second solution is actually a first step to creating ghettos and places where spatial segregation might be repeated. The third solution seems to be the optimal. In this case however, privatization of part of flats may (un) intentionally start gentrification processes. When gentrification is the result of regeneration the first two phases do not take place, and the dominating role is played by gentrifiers, who bring specific patterns of behavior and lifestyle with them, very often difficult to accept by the original residents. As a consequence displacement can occur. Adequate instruments of regeneration policy can try to stop this process: the authorities in the Eastern Berlin, having learned their lesson after quick gentrification of a part of Budapest in the 1990s, introduced some restrictions in the rise in real estate prices and rental costs all over areas under regeneration, which was to stop at least the speculative actions (Huron, 2005).

Table 1 Maintenance of Social Structure in Regeneration Programmes Implemented in Polish Cities between 1990 and 2003

City	Situation of the area in the city's layout	Social objectives of regeneration	Means of implementing social objectives	Change of resident composition	Cooperation with the local society.
Będzin	City centre	Improvement of accommodation.	Constructing community flats, relocating present residents, renovating and modernising their old flats.	Yes, original residents are to live in community flats outside the regeneration area.	Yes.
Bielsko-Biała	The Old Town	Improvement of accommodation.	Regeneration Fund: mainly renovation of historical buildings, public assistance to the residents resettled to substitute accommodation, allowances and relieves for small private investors; Program Małych Ulepszeń ¹ ; council loans to young marriages for renovating flats within the Old Town	No	Yes, engagement of private real estate owners.
Dzierżonów	The Old Town	Improvement of accommodation.	Refunded expenditures for refurbishments, Program Małych Ulepszeń, Program Nowe Podwórko ²	No	Yes.
Kraków – Jurydyka Lubicz	City centre	Improvement of residents' standard of life in the old residential stock.	Improving the standard of flats adapting attics, upgrading aesthetics of buildings and area around them by owners of the buildings, with a broad council's organisational assistance; the majority of funds were donated by the European Council.	Not intended.	Yes, community conference meetings.
Płock	The Old Town	Improvement of accommodation.	Complex renovation and modernisation, demolition of the most degraded buildings with an intention of their future full reconstruction.	Displacement of the original residents to substitute accommodation (MTBS ³).	Yes, negotiations during displacement.
Szczecin	City centre	Improvement of accommodation, technical condition of buildings and area around them, upgrading communications solutions, introducing commercial measures, natural environment protection.	Renovation and modernisation in the "commercial model", and small renovation and modernisation work in Program Małych Ulepszeń (e.g., replacement of heating systems, sanitary ware and kitchen fixtures and fittings).	Renewal and renovation and then privatisation of flats and improvement of social composition in the area. Resettlement to the STBS ⁴ stock.	None, social protests.
Sopot	City centre	Improvement of accommodation.	Revitalisation Programme and Program Małych Ulepszeń	Not intended, now market mechanisms operate.	Yes, when drawing up principles of the regeneration programme.

Source: Own elaboration.

¹ City council programme of partially funding improvements made by tenants and owners.

² City council programme of funding development of home gardens, e.g., planting greenery.

³ MTBS — Miejskie Towarzystwo Budownictwa Społecznego Sp. z o.o., social housing association in Płock.

⁴ STBS — Szczecińskie Towarzystwo Budownictwa Społecznego Sp. z o.o., social housing association in Szczecin.

When gentrification is the result of urban regeneration measures it usually takes smoother forms (such as soft or split gentrification) than in the case of the classical process initiated by the market forces (Lisowski, 1999). Due to a “improvement” of the social composition in a given area, it is often treated by local politicians as a remedy to the problems of spatial segregation, and also as an index of area revival and achievement of social diversification. Thus authorities in many western cities draw up special strategies of implementing such processes to the regeneration strategy (Hermann, Leuthold, 2003). This is an interesting direction that should be a subject of discussions also in Poland. Nonetheless it seems important in the light of the analysis of the measures for social composition stabilization taken by pioneer cities which carried out urban regeneration programs on their own between 1990 and 2003. The results of the analysis have been presented in the Table 1.

The presented table shows that beside cities which launched only small improvement programs (Polish: Program Małych Ulepszeń), relocation of previous inhabitants as a result of urban regeneration measures was intended in all analyzed cases. Thus, direct displacement can be observed, similarly to the federal urban redevelopment programs launched in the US during 1950s and 1960s. What is especially characteristic is only slight catalyst effects on the real estate market in the regenerated areas.

Gentrification, which is usually stigmatized in western press and also in the scientific literature, is still very ambiguous notion for administration of Polish cities. Displacement and homelessness are the first phenomena, which are connoted with this process. On the one hand, gentrification is treated as something wrong because of displacement; on the other hand, results of the research show strong tendency of Polish cities’ authorities to relocate previous inhabitants of the regenerated areas. That might be seen as gentrification, even if it’s not called so at the moment. Although the scope of relocations is in each case an individual issue, it seems worth emphasizing that urban regeneration programs in Poland should take advantage of the gentrification kick-off effect for property market and social objectives of the self-governments.

Assessment of social structure in urban areas (especially the regenerated ones) is an interesting and important topic not only for scientists but mainly for planners and local authorities dealing with urban regeneration programs. On this background arises the question about the place of gentrification in the regeneration policy: whether it should be treated as dangerous evil, or a useful mechanism complementing institutionally supported regeneration processes with some elements of a market game. The answer is not unequivocal and mainly due to ethical reasons and individual discrepancies between cities cannot be such. However, it should be stressed that apart from the traditional gentrification with displacements and dramatic residents’ protests there is also its softer form which, being accustomed with adequate regeneration policy actions, is not aimed at creating a new mono-culture with representatives of the metropolitan class, but at achieving a diversified social composition and thanks to that a kind of social regeneration (German: soziale Aufwertung).

4. Housing Projects as a Part of EU-funded Regeneration Programs — Illusion of Change?

The first “wave” of urban regeneration, though not without shortcomings, has proved to be a success (Siemiński, Topczewska, 2009; Jarczewski, 2009; Jadach-Sepiolo, 2010), which meant that in the 2007-2013 programming period the funds for this purpose has repeatedly raised. Since 2009, cities began to benefit from the new EU funds. The main source of funding was the regional operational programs.

Although the implementation of the projects will continue until 2016, it is already known that the total financial allocation for urban regeneration projects slightly exceeded 1 billion EUR and it was 5.8% of the total

expenditure of Regional Operational Programmes of all provinces. The total value of all projects financed in Poland amounted to 1.79 billion EUR. At least one urban regeneration project was funded in the regional operational programs' framework in 500 of the 900 Polish cities. This means that urban regeneration has become a common activity in most of the cities.

Regions have chosen a different approach to the issues of urban regeneration, tailored to their needs and urban regeneration approach. An example worth mentioning is Warmia and Mazury, where urban regeneration activities have been broken down into three sub-measures. Among them the humanization of large housing estates is worth mentioning. Both in terms of the quality of the housing stock and social problems crisis phenomena can be observed in this particular region in the areas of large housing estates, although nationwide LHE are not so affected by the accumulation of deterioration problems as downtown.

Available, limited funds for urban regeneration were dedicated to different types of intervention, which resulted on the one hand the high demand for these resources and on the other — very diverse and often poorly integrated projects. It should be noted that the analysis shows that the key importance in the financing structure of urban regeneration played an aid from the EU. The role of the national public contribution was limited, similar was the low significance of private funds.

Also in this period, housing does not become a centre of urban regeneration processes in Polish cities. Undoubtedly, housing is still waiting for its time in urban regeneration. In the EU-funded housing projects (78 category) the catalogue of eligible costs comprised expenditure for the renovation and modernization of the common parts of multi-family dwellings, their preparation for the use of social housing for low-income households or people with special needs, providing them with good standards through renovation and adaptation of buildings owned by public authorities or the non-profit entities. In total housing in all regional operational programs provided 235 million Euros, representing planned 1.2% of the allocation (Dodd et al., 2013) (detailed data in the table below).

Table 2 Housing as a Part of the EU-funded Regeneration Programs (Data for the End of 2011)

Region	Allocation (78 category) [eur]	The number of supported projects
dolnośląskie	32282747	102
kujawsko-pomorskie	19115177	23
lubelskie	23117091	0
lubuskie	2171588	1
łódzkie	18114856	1
małopolskie	5800000	1
mazowieckie	45900000	0
opolskie	4224244	1
podkarpackie	23403530	21
podlaskie	0	0
pomorskie	5370599	0
śląskie	12495808	14
świętokrzyskie	2165482	0
warmińsko-mazurskie	22285654	53
wielkopolskie	6131250	0
zachodniopomorskie	12000000	0
Total	234578025	217

Source: Kędzierska 2011.

Concerning lack of national housing policy in Poland, the regional framework for housing projects as a part of urban regeneration programs, was perceived as a chance for change. Unfortunately, as can be seen at the Table 2, only few regions decided to take this opportunity. The absolute leaders were dolnośląskie, warmińsko-mazurskie, kujawsko-pomorskie and podkarpackie voivodships, where plenty of small and medium projects were realized. Diverse approach was launched by the łódzkie voivodship, where only one, flagship project were realised, but here housing regeneration was treated as the impetus for the revival of the whole Old Town in Sieradz (Dodd et al., 2013). The main aim was the improvement of living conditions, the attractiveness of the area and conditions for habitation and boost economic activity in the neighborhood. This approach wasn't typical one, but despite the fact that there were not many housing projects supported from the UE-funds, the lesson has been learnt otherwise. The required participation of different stakeholders in programming of the urban renewal actions developed a framework for strong residents' involvement in many Polish cities (Jadach-Sepiolo, 2014). The wicked problem of housing relates then mostly to the lack of national framework for housing measures than to the obsolete attitude of the stakeholders.

5. Conclusion

Housing policy at national and regional level, and even at the level of individual cities in Poland after 1990 was very limited. In general, this area of social life has been developed by the free market, and public instruments, even if in some cases quite well designed usually were implemented for several years and then cancelled before they even managed to prove their positive effects. Thus, housing not happened in Poland, an important part of urban revitalization processes. However, even the few good instruments to promote housing regeneration were implemented in cities, it's still no wider inclusion of housing as an important element of urban revitalization in Poland.

Polish revitalization processes, as noted in the previous section — haven't have yet the nature of a comprehensive and integrated. This situation can't be improved without the inclusion of housing into the urban regeneration framework, what was partially initiated in National Urban Policy (2014). The most important conditions for the inclusion of housing in the revitalization are:

- special fund for owners of residential property in the revitalized areas. Polish experiences show that already grants of 15-20% of the total investment (both eligible costs and ineligible) causes the property owners are interested in investment. Owners of residential property would improve the quality of their housing stock, if they could benefit from special funds;
- support for the construction of affordable housing in revitalized areas. In Poland, the local government of the municipality's own tasks is to create the conditions to meet the housing needs of its residents. The problem in most cities is the lack of funds for creation (construction/purchase/repair) flats. Cities need funding mechanisms, both in the form of grants and loans for affordable housing investment, esp. improving mobility within urban functional areas;
- creation/reactivation of the program for the construction of apartments for rent with a special preference for revitalized areas. From 1995 to 2009 in Poland operated the program of Social Housing Association, which enabled the financing of the construction of housing for people with average incomes on the basis of low-interest, long-term loan. This program should be restored;

- no EU-funded support for the infrastructure in the suburbs as a condition sine qua non for boost investment in housing in central urban districts;
- promotion integration of different sources of financial support in area-based integrated approach dedicated to the residential areas in the urban core with the highest level of deprivation.

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