CONCLUSIONS FROM COMPARATIVE RESEARCH ON POLISH AND ENGLISH HOUSING POLICIES

1. Housing situation in Poland

Poland at present is undergoing a housing deficit\(^1\) resulting from a considerable increase of prices, poor technical condition of a large part of housing stock and high costs of acquiring and maintaining a flat.

A source of another problem is the mismatch between the size of flats and the size of households. Most of accommodations are studio flats or one-bedroom flats\(^2\) which is a consequence of the housing policy introduced in Poland after 1945. In the last few years, the greatest increase in the number of built homes has been observed in the property developer market with flats being built for sale, whilst the greatest decrease has been noted for building society flats.

Housing development can also be characterised by a tendency to build over suburban areas, away from the compact residential settlements. This considerably increases the costs of infrastructure and causes the fragmentation of environmental space. There is also a tendency for more and more people of a higher social rank to leave high-rise housing estates, which may, in the future, result in that kind of social problems that France is facing at present. What is more, the housing situation in Poland is subject to economic, social and technical stratification between new individual housing and the already existing housing complexes.

2. Housing situation in England\(^3\)

The overall housing situation in England is good – there are 452.2 dwellings per 1000 inhabitabnts. However, the rapid increase in the number of one-person households, extending life span and a positive balance of migration result in an observable growth of prices of homes in England\(^4\). Moreover, the prices of grounds to be used for residential housing are proportionally high\(^5\). Homes in England are the most expensive in Europe, though, the part of

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\(^1\) The number of dwellings per 1000 inhabitants in 2004 was 332 (acc. to Statistical Yearbook). These coefficients are far from the EU standards. The estimated housing deficit is 1.8 - 2.0 million homes (depending on the author) [Werner i in. 2007, p. 37]. There is a lack of homes both in the private and social sectors. According to surveys conducted in 2004-2006 by Institute of Urban Development [Instytutu Rozwoju Miast], Poland lacks about 300 thousand council flats which includes 130 thousand families awaiting a social home [Zaniewska and others 2005].

\(^2\) In 2005 they constituted about 53% of all flats, compared to 34% in the Czech Republic and 18% in France [Korniłowicz and others 2007, p. 23].


\(^4\) Prices of flats almost tripled in 1996 – 2006. The cost of an average house is six times the average yearly salary, in London – nine times.

\(^5\) The cost of an average housing-destined ground is £2 600 000/ha, industry-destined - £660 000/ha, and destined for B-class offices - £780,000/ha [Barker 2006].
incomes spent on housing is considerably small – 1/5 in England (compared to 1/4 in Austria and 1/3 in Spain). The housing situation varies throughout the country: in the north there is a surplus of homes and a number of vacant homes, especially in large residential settlements; in the south, however, there is an observable lack of homes and the problem with high prices is even greater.

Another social problem, also faced by other Western European countries, is the development of mono-cultural high-rise residential complexes.

In 2007 there were 22.2 million homes in England. A predominant number of dwellings are houses (83%), mostly terraced or semi-detached. The remaining 3.8 million constitute flats, mainly in low-rise buildings. Even though England is one of the most densely populated countries in Europe, only 1 out of 50 houses is a 4-storey building or higher than this. The average size of an English house is slightly below the European Union average (92m²).

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<tr>
<th>1.</th>
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<tr>
<td><strong>Number of dwellings (per 1000 inhabitants)</strong></td>
<td>England</td>
<td>Poland</td>
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<tr>
<td>Including those permanently occupied (per 1000 citizens)</td>
<td>452,2</td>
<td>326,6</td>
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<tr>
<td>Owner-occupied homes (% of the total number)</td>
<td>430</td>
<td>306,8</td>
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<tr>
<td>Homes rented from private householders/other (% of the total number)</td>
<td>69 %</td>
<td>55,2 %</td>
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<tr>
<td>Social/council homes (% of the total number)</td>
<td>9.3 %</td>
<td>21,5 %</td>
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<tr>
<td><strong>Number of homes built yearly (per 1000 inhabitants)</strong></td>
<td>20,8 %</td>
<td>22,8 %</td>
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<tr>
<td><strong>The part of income spent on housing-related purposes (%)</strong></td>
<td>430</td>
<td>306,8</td>
</tr>
<tr>
<td><strong>Average size of a home (m²)</strong></td>
<td>4,7</td>
<td>3,7</td>
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<tr>
<td><strong>Average number of occupants per home</strong></td>
<td>2,3</td>
<td><strong>3,0</strong>*</td>
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**Housing policy characteristics**

| The main assumption of the housing policy is that every person ought to be able to buy or rent a decent home within affordable price and in a location chosen by them; the policy is regionally diversified and a lot of simplifications to proprietorial building; | The objectives of the housing policy are: 1. lowering the building costs and facilitating the access to mortgage credits; 2. increase of the number of flats to rent – private as well as social flats; 3. Increasing worker's mobility through making homes more easily accessible; 4. urban renewal; 5. municipal support and support of non-governmental organizations in providing temporary dwellings. |

The body responsible for the housing policy | Prime Minister’s office and local authorities | central authorities |

The body responsible for the implementation of the housing policy | district authorities | local authorities |


Table 1. Comparison of housing statistics and key objectives in England and in Poland (adapted by the author, based on: Norris, Shiels 2004, Housing Statistics in the EU 2005 and Marcet 2006).

*Of which 950 000 are second homes, holiday homes or vacant dwellings.
3. An outline of the housing policy in Poland

The Polish Constitution states that the government ought to support the housing sector. Still, from 1990s homes have been treated as commercial commodities. Polish housing policy uses the instruments of the fiscal\(^7\), supply\(^8\), demand\(^9\) and tenement\(^10\) policies. The privatisation of housing stock is being promoted, and meeting the housing requirements of self-governed communities, especially of households with low income, remains the duty of the municipality. Under the demand policy municipalities ought to grant housing allowances\(^11\), and within the framework of the supply policy, municipalities build and govern the affordable housing - council, social\(^12\) etc. - with a variable commitment of resources. Council and social homes are financed from municipality’s own resources with the support of the government (preferential low-interest credits, grants).

At present, the most common form of affordable housing are Housing Associations – TBS [Towarzystwo Budownictwa Społecznego]. Their objective is to build and let building society flats, where the rent is moderately low. They are destined for persons with moderate earnings. The operation of the TBS associations is based on preferential credits granted from the resources of the National Housing Fund - KFM [Krajowy Fundusz Mieszkaniowy]. Individuals who want to rent homes must meet the requirements stipulated in the applicable regulations and concerning, among other, their earnings (TBS housing tenants are legally obliged to submit periodical statements on their earnings\(^13\)). They are also not allowed to hold the right to residential premises within the borders of the municipality. Associations, as well as building societies are not-for-profit organizations – the incomes of an Association cannot be divided among its partners or members but they must be entirely spent on the statutory activities. The rent is calculated by the Association board. The sum of all the paid rents ought to be enough to cover the operating expenditures, building repairs and maintenance as well as the payment of credit raised for the purpose of house-building. The rent limit cannot exceed 4% of the reconstruction value of the dwelling per year. The occupants may participate in the costs of house-building (but in the amount not exceeding 30%). Once they leave the flat, they receive from the association a cost reimbursement in the relevant percentage but referring to the updated reconstruction value of the premises. The occupant does not hold the right of premises redemption. Most of the TBS Associations are companies with a 100% municipal share. However, other entities may also be allowed to participate in those companies.

Neither TBS flats, nor social or council flats are subject to additional supervision or any kind of quality control performed by the municipality\(^14\), though they are financed from public money.

Municipalities are facing serious problems with meeting their legal obligation to provide homes and the reasons they give for this state of affairs are the following\(^15\):

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\(^7\) Housing relief (tax deduction that one is entitled to after making a housing-related investment). There are the following types of reliefs: building relief, repair relief, relief for purchase of housing ground, for development of flats to rent, etc.

\(^8\) Housing Associations (TBS), social and council housing.

\(^9\) Housing allowances.

\(^10\) Rent control.

\(^11\) The allowance is granted by the Town Hall or Municipality to the tenants of council flats who meet the requirements concerning earnings and the size of the flat. The system in which housing allowances are paid from municipal resources is criticised for lowering the municipality’s capability to create new stocks.

\(^12\) Social flats are council flats destined for the most indigent people and according to the law, they may be of lower standard.

\(^13\) But practically it is not verified.

\(^14\) Apart from the Polish Construction Law applicable in Poland.
lack of financial resources;
- lack of building grounds;
- lack of local plans of real estate development;
- problems with acquiring building permits;
- problems with acquiring construction companies;
- problems with the Polish Construction Law\(^\text{16}\).

These problems, however, seem to be rather general. What is considered to be the crucial and the most alarming factor limiting the housing supply is the lack of an effective housing policy on the state level [Starchura 2009, str. 187] as well as on municipal level. The Polish office of the UN Habitat Agenda\(^\text{17}\) points to the fact that there are no attempts to introduce system changes into the housing policy in the country. The state does not provide municipalities with either appropriate financial support\(^\text{18}\) or an effective legal system. The real estate development planning system is also far from ideal. Municipalities, however, still hold a lot of measures which might serve the execution of the housing policy, such as adopting local development plans and preparing building grounds. A municipality is actually in power to decide how the grounds should be developed [see also: Gwiazdowicz 2007, p. 11].

Institute of Urban Development (Instytut Rozwoju Miast IRM) has conducted a survey in which the interviewed Town Hall workers presented the actions undertaken to promote housing. 40% of interviewees point to:
- the preparation of local development plans;
- enlarging the construction area for multiple-family buildings and for single-family homes;
- appointing or developing the TBS housing;
- only 10-20% of interviewees point to:
- acquiring new grounds for municipalities, acquiring facilities from other entities to be adopted for accommodation purposes;
- preparing a housing strategy for the following years;
- following an appropriate tenement policy and selling flats.

The significant fact is that only 10-20% of Town Halls are planning to draw up a strategy for housing development. According to the Polish office of the UN Habitat Agenda, the problems of land management and the accommodation needs of the citizens are neglected, which results in a crisis in land management, unsystematic and chaotic urbanisation, low standards of residential settlements and deterioration of their stock, degradation of ecologic systems in urban areas and so on [see: Jędraszko 2008, p. 177]. The lack of municipal housing policies and housing development strategies seems to confirm the neglect.

Another factor limiting the housing sector development is insufficient skills in finding organisational solutions to fulfil the accommodation needs of the indigent members of the community [Zaniewska 2006]. Habitat for Humanity\(^\text{19}\) - a non-government organisation – seems to be an example. It offers tangible help to municipalities in acquiring dwellings. It also

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\(^{15}\) The results of the survey conducted in Town Halls in 2003 – 2006 by the Institute of Urban Development within the framework of monitoring the housing market. The scope of the survey was to establish the barrier of housing development on the level of local self-governing bodies [Werner and others. 2007, p. 30-32].

\(^{16}\) Under the Polish law, it is impossible to build a social dwelling of lower spatial requirements, as stipulated in the applicable act, because it would fail to comply with the Polish Construction Law.

\(^{17}\) The Polish branch of UN Habitat has been operating since 1990 and it is an advisory body of the ministers responsible for housing.

\(^{18}\) Direct participation of the state in housing was only 1,20; 1,01; 0,62 and 0,44 % in 2002, 2003, 2004 and 2005 respectively.

\(^{19}\) The objective of Habitat for Humanity – an international Christian charity organization – is to build homes in co-operation with families that cannot acquire a dwelling otherwise, and then to sell the dwelling to the family, by instalment and without profit.
provides several models\textsuperscript{20} of co-operation with municipalities. Still, since the year 2000, it has succeeded in building homes only in 4 municipalities in Poland. Municipalities have not yet worked out a model for this kind of co-operation.

4. **An outline of the housing policy in England\textsuperscript{21}**

The main objective of the governmental housing policy is to provide decent, affordable homes for every individual, in a community in which they want to live. The main assumptions of the policy are stipulated in the PPS\textsuperscript{22} 3: HOUSING. The provisions of PPS 3 have to be taken into account by the Local Planning Authorities and Regional Planning Bodies in the preparation of Local Development Documents and Regional Spatial Strategies [PPS:3, point 6]. The main strategic goals of the housing policy stipulated in PPS:3 are [PPS3 2006, p.6]:

- to achieve a wide choice of high quality homes, both affordable and market housing, to address the requirements of the community;
- to widen opportunities for home ownership and ensure high quality housing for those who cannot afford market housing, in particular those who are vulnerable or in need;
- to improve affordability across the housing market, including by increasing the supply of housing;
- to create sustainable, inclusive, mixed communities in all areas, both urban and rural.

The currently effective housing policy in England is based on the affordable housing system\textsuperscript{23}, which was introduced in 1997 and has only been modified slightly ever since. Once the system was introduced, a considerable improvement in housing was observed (the increase in the number of homes and improvement of housing stock\textsuperscript{24}). Affordable housing includes social rented housing and intermediate affordable housing which are directed to particular households, which cannot afford to fulfil their housing needs in the free housing market.

Since the beginning of 1990s a majority of new affordable homes have been provided by the Registered Social Landlords (RSL)\textsuperscript{25} – associations registered by the Homes and Communities Agency (HCA)\textsuperscript{26}, which build affordable homes for the funds granted by HCA and for private resources. The condition of receiving a grant is meeting the assumptions specified by HCA (concerning quality, environmental protection parameters etc. as well as the size and price of a home) and exactly matching the definition of affordable housing.

\textsuperscript{20} Habitat for Humanity offers various forms of co-operation to municipalities. The financial input of the municipality and of Habitat varies, and as a result, either owner-occupied homes or council homes are built.

\textsuperscript{21} Based on Planning Policy Statement 1, Planning Policy Statement 3, Code for Sustainable Homes, A Decent Home: Definition and guidance for implementation.

\textsuperscript{22} Planning Policy Statements (PPS) are the basic documents of the British spatial policy. Their provisions are legally binding and may constitute the basis for issuing building permits.

\textsuperscript{23} The Affordable Housing system was characterised on the basis of English planning documents (e.g. Planning Policy Statement 3 (PPS3) Housing, Delivering Affordable Housing Policy Statement, ODPM Circular 05/2005, section 106 and other) as well as on other materials published by Communities and Local Government, Homes and Communities Agency, Housing Corporation - National Affordable Homes Agency, reference guides for local authorities [Drury 2008, Broomfield, Drury 2009], and also on interviews with local English administration officers conducted in May 2009 and in September 2009. This state is still valid in November 2009.

\textsuperscript{24} Over 1 million substandard social homes were liquidated or modernized and the number of private dwellings increased by over a million.

\textsuperscript{25} A great majority of RSL are housing associations – non-for-profit associations, they are similar to TBS [Towarzystwo Budownictwa Społecznego] associations in Poland [Życiński 2005]. The rest of RSL are trusts, co-operatives and enterprises.

\textsuperscript{26} Homes and Communities Agency HCA is a national budget-financed agency which deals with affordable housing issues on behalf of the government.
A great majority\textsuperscript{27} of affordable housing is executed in England under \textit{planning obligations}\textsuperscript{28}, which stipulate the conditions and services to be performed for a municipality by an investor willing to build houses on a given ground. It is often the indicated size limit of the investment, beyond which each developer is obliged to pass a particular number of homes as affordable housing - according to \textit{section 106 agreement}\textsuperscript{29}, the investor can be made responsible for financing the whole project (in very attractive, central areas) or the project may be fully financed by the municipality. Developers may also negotiate other agreements with the municipality. Under the English legislation, this procedure is to aid creation of socially mixed residential settlements\textsuperscript{30} in addition to better financing the available homes.

Small municipalities may obtain grounds for affordable housing under \textit{exceptional release/exceptions sites housing}\textsuperscript{31} regulations – in certain cases, they also have the right to buy from the owner the grounds destined for house building for a price attractive to the owner (higher than the price of grounds with no building permit, but considerably lower than the market price of grounds with building permit) provided that all those grounds will be used for affordable housing.

\textbf{Financing.} The main source of financing affordable housing are the already mentioned HCA grants, but there are also other ways of financing or co-financing:
\begin{itemize}
  \item own reserves and money received from local authorities;
  \item grounds of local authorities;
  \item money from local taxes paid for the new homes;
  \item on-site developer contribution and off-site developer contribution received from developers as a planning-based liability;
  \item sales of public grounds to private investors with the provision, that they may only be used for the low-cost starter housing;
  \item money obtained by RSL through construction or repairs of homes for sale;
  \item acquiring grounds for sheltered housing;
  \item the occupants organizing the construction of their homes themselves with a limited support from the municipality:
    \item as well as other help and grants from other public organizations.\textsuperscript{32}
\end{itemize}

Governmental documents describing the affordable housing system, solely set the framework of the system's operation and indicate the quality standards. Details concerning co-operation with developers are agreed upon on the local level according to guidelines presented by the Local Planning Authorities, which may operate within very broad limits - they may decide upon planning obligations themselves, depending on the regional needs and capabilities.

The English affordable housing system involves inducement to buy homes. Analysts claim that it considerably lowers the costs of maintenance and has a positive effect upon the

\textsuperscript{27} 46\% in 2004-2005 and in 2006 about 50\% of new affordable homes were obtained due to \textit{planning obligations} and \textit{exceptions sites} [Cullingworth, Nadin 2006, p. 205].

\textsuperscript{28} \textit{Planning Obligations}, ODPM Circular 05/2005, section 106.

\textsuperscript{29} Even private proprietors building their own homes may be obliged to allocate a certain amount for affordable housing.

\textsuperscript{30} It is one of the most controversial aspects of the affordable housing system. Due to the 2009 crisis in England, municipalities limit their requirements and agree that developers pay equivalent compensation, in cash, for dwellings that they are obliged to hand over for social housing.

\textsuperscript{31} \textit{Exceptions sites housing} refers to small municipalities of no more that 3000 people; it is directed to individuals strongly attached to the location (long-term inhabitants, indigenous inhabitants ect.) it is small scale housing (8-10 homes), it is executed on small agricultural plots. Such an investment may only take place if there is a great local deficit of homes.

\textsuperscript{32} The manner of acquiring homes described on the basis of \textit{Delivering Affordable Housing Policy Statement}. 
condition of accommodation, since we simply care more about our own property. It also helps tightening the bonds between neighbours which is quite important for the functioning of local communities.

**Surveys.** The English housing policy is strongly based upon the periodically performed statistical surveys: English House Condition Survey (EHCS) and Survey of English Housing (SEH).

English House Condition Survey is a survey examining the housing conditions and energy efficiency of resources. The survey presents a picture of all types of homes. The questions asked in the survey refer to the homes themselves, their surroundings, the recently carried out repairs and modernization of the house and/or its surroundings as well as other complementary, household-related information. The information is then used by the government to:

- evaluate, whether the housing conditions are getting better or worse and to verify the level of occupants’ satisfaction from their homes;
- monitor the execution of the governmental goal to provide all individuals with a chance to live in descent conditions. The survey results answer the question whether the activities undertaken to improve the quality of housing stock both in the private and public sectors produce desirable outcome;
- organizing help for regions where it is the most necessary. Over £8 billion pounds from the public money are allocated every year for financing the housing-related works. The survey is the key factor in determining whether the funds are transferred to the areas with the greatest needs.

Survey of English Housing is a research on households. The questions asked in the survey concern households, characteristics of occupied homes, tenures and similar matters.


**High quality.** The basic element of the development of high quality new housing, which involves sustainable but inhomogeneous communities, ought to be a good design [see: Planning Policy Statement 3 – Housing (PPS3)]. According to the Housing Corporation (HC) analysts, well designed housing may not only promote sustainable development and good citizenship but it may also be the source of social, economic and environmental benefits [Design and Quality Strategy, str. 9]. A good design is not expensive; it constitutes about 1% of the overall costs generated by the building throughout its life. Still, it may influence greatly the lives of the house’s occupants, owners and of the whole community [Randall 2003]. The assumptions of the high quality preservation system are stipulated in Design and Quality Strategy and in Design and quality Standards, which determine the criteria for assessing good design and quality. Design and quality Standards are used as one of the criteria in the

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35 In April 2008 EHCS and EHS were replaced with a single survey – English Housing Survey (EHS). Until today (November 2009) no EHS report has been published.
37 Additional standards and quality guidelines are stipulated in the Building for Life program, created by Commission for Architecture and the Built Environment (CABE) and a company: Design for Homes.
selection of institutions which will receive the housing grant from the Homes and Communities Agency.

The key characteristics of a well designed building are [Design and quality strategy, str. 8-9.]:
- function – buildings should work and be fit for the purpose for which they are designed;
- appearance – the building should be excellent in itself and appropriate to its surroundings. It should attract a favourable response from users and the wider public;
- context – the project should be seen as a place, not an isolated building. It should create a public space and contribute to the neighbourhood and its environment;
- buildability – this includes ease of construction, the use of materials from sustainable and local sources, off-site manufacture and the use of standard components;
- maintenance – including energy use and repair costs over the life of the building;
- sustainable – buildings should use natural resources responsibly.

Another set of guidelines, this time referring to the existing housing stock, are defined by the Decent Home Standards. According to the assumptions of the Decent Home program, modernisation of the housing stock is crucial, since decent homes are a key factor determining health and well-being of the occupants. Homes that remain in a bad technical condition, however, may lead to deterioration of the whole housing estate in which they are located. A decent home should be: warm, waterproof and equipped with the appropriate modern technical devices. The government believe that every individual should have the possibility to occupy a decent home. That is why, by the end of the year 2010, the Standards should be met by all the social homes, and, if possible, by homes rented on the free market, especially with children as occupants. This ought to be secured within the framework of the budget-financed program.

Mixed communities. An important factor of the English sustainable housing system is to provide functionally and socially diverse housing. The housing policy in England promotes commercial integration of housing with homes from the affordable housing sector, in particular in new investments. This strategy aims to obtain mixed communities - diversified and sustainable local communities which [A Decent Home: Definition and guidance for implementation 2006, str. 9]:
- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management;
- have low levels of crime and provide support services for vulnerable people and families at risk;
- have a strong housing market that matches the wider economic area; and attract and utilise private sector investment.

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38 Described in *A Decent Home: Definition and guidance for implementation*
The best way to obtain a mixed community seems to be the creation of communities characterized by the mix of tenures [White 2001]. There also exist several tools which aim to support the process:

- section 106 agreement – local authorities may require that social homes be included into commercial investments. Those homes cannot differ from the outside from other homes in the building and must be fully integrated with the rest of homes - tenure blindness;
- in case of the existing social housing complexes, particularly those located in areas with a considerable number of social homes, vacant social homes are sold on the free market and thus commercial occupants are introduced into the previously homogeneous structure. The money obtained in this process is then allocated for buying homes based among private dwellings, and they are later to be used as social homes – the process called pepper-potting [Holmes 2005, str. 198];
- Housing Associations very often buy out the neglected homes and then repairs them to turn them into social homes;
- each estate refers to a different kind of dwelling (single-family homes, semi-detached houses, terraced houses, flats, etc.) so that they meet the demands of the largest possible target group, the construction of complexes consisting of only one type of homes - e.g. only commercial or only social - is made difficult by the law and by the organizational procedures.

Even though the survey presented by IPPR 39 has not shown that the British are reluctant to live in communities which consist of people of various social statuses, they seem to fear living in areas inhabited by people of a different cultural background 40. Developers would rather pay an amount exceeding the value of a home, than give one of the homes over for the social housing purposes. Faced with the crisis 41, when it is more difficult to find a housing investor, self-governing bodies and HA have fewer opportunities to obtain homes located within developer complexes. England is also struggling with the NIMB42 problem and thus it sometimes happens that an affordable housing investment causes social protests.

**Environmental protection.** The key point of the English housing policy as far as environmental protection is concerned, is to minimize the influence of the housing investments upon environment.

The policy assumes that over 60% of new homes are to be built in brownfields i.e. areas where some investments had already been executed [PPS3: Housing]. Another important issue is to assure for the residential settlements a good access to public transportation and cycle lanes as well as to provide all the basic internal functions within every settlement in order to minimize the need to use a car. In order for motor transportation to remain profitable, PPS3: Housing suggests to observe the minimum limit of 30 homes/ha. Lower densities may only be used in exceptional cases.

New homes ought to achieve consecutive levels of energy efficiency and CO₂ emission. The overall tendency is to engage more and more developed technologies in order to lower those coefficients. The guidelines observed in housing also indicate the amount of the produced rubbish and water. Since August 2007, all homes with four or more bedroom must undergo the Energy Performance Certificates (EPCs) process.

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39 The IPPR survey has shown that living in a neighbourhood with mixed tenures or with only owner-occupied homes are equally popular among the interviewees (47% each). However, living in the area with only social homes was acceptable for only 6% of interviewees [Holmes 2003].

40 Based on numerous interviews with the workers of local self-governing bodies in Leeds, Doncaster and Sheffield in May and September 2009.

41 in 2009.

42 NIMB: *not-in-my-background* – a social attitude characterized by objection to situate investments perceived as troublesome in the nearest neighbourhood.

43 Under the EU directive nr 2002/91/EC.
English housing policy pays great attention to restoring vacant homes as a means of increasing housing stock.\textsuperscript{44} To provide the sense of security, the assumptions of the defensible space theory have been implemented in the housing policy by means of the \textit{secured by design} program.

5. \textbf{Selected aspects of the housing policy which may be implemented in Poland.}

Not all of the housing solutions applied successfully in England are applicable in Poland. The basic causes of this are the differences in the financial condition of both societies\textsuperscript{45}, in land development-related legislation and in the advancement of civil society. Detailed research on the English housing policy, only briefly summarized herein, has allowed to prepare a set of nine aspects of spatial housing policy, which might improve the quality and affordability of homes, should they be implemented in Poland.

5.1. \textbf{Subjective aspects}

\textbf{STRATEGIC HOUSING POLICY OBJECTIVES}

The paramount goal of the housing policy, as of any policy concerning social issues, is to improve the living conditions. In housing policy the improvement of living conditions may be achieved by quantity (more easily available homes) and by quality (homes and housing environment of high quality). Strategic goals of a good housing policy must refer to both these issues. To allow the execution of the paramount goal, the housing policy must simultaneously follow three courses of development [see e.g. Chmielewski 2005]:

- course 1: quantitative development of the housing sector (increase in the number of homes and development of technical and social infrastructure);
- course 2: qualitative development of the housing sector (improvement of standards of the whole housing environment)\textsuperscript{46};
- course 3: increasing affordability of homes (providing equal housing opportunities to all).

The execution of a single course of development leads to balance disturbance in the housing sector\textsuperscript{47}. In the developed countries which managed to reduce the need for homes, the emphasis is put on the quality issues and on affordability of homes, though quantitative development is also being observed.

\textsuperscript{44} There is also an instruction for local authorities to try and minimize the number of homes that remain vacant for a long period of time. [see: \textit{Homes for the future: more affordable, more sustainable}].

\textsuperscript{45} Assuming that GDP per capita for 27 EU countries is 100\%, GDP per capita in England is 116.2 \% and in Poland 56.4\%. Data from 2008 from: http://epp.eurostat.ec.europa.eu.

\textsuperscript{46} It must be noticed that the idea of “improvement of standards of the housing environment” refers to objective quality of environment connected with the quality of public space, natural environment, historic monuments and with pursuit of social justice. It should not be considered as mere satisfaction of the occupants of a given estate (improvement of standards of the housing environment may, in some particular cases, contribute to decreasing the comfort of the occupants of the given estate).

\textsuperscript{47} The history of European housing policy shows the negative effects of following only one course of development. In most European countries in 1960s (in Poland some time later), due to introducing mass industrialised social housing, mainly course 1 was executed. As a result some relatively new dwellings had to be demolished (which was quite costly) and the situation provoked social problems that the country has been struggling with until today. Executing only course 2, e.g. through too complex system of guidelines and norms obstructs the development of the whole housing sector (e.g. Poland in 1990s). And the execution of only course 3 in the post-war Poland involved introducing housing obligation, due to which new occupants were added to the already inhabited dwellings.
ANALYSIS OF THE PRESENT STATE OF HOUSING STOCK AND OF HOUSING NEEDS

Analysis of the present state and of the housing needs ought to constitute the basis and a starting point for every policy, also housing policy. The results of the conducted analyses set the guidelines for the shape of the housing policy and for the actions to be taken under this policy. This is why the nature of the carried out analyses is important. The analyses should cover all the three abovementioned courses of the housing policy development.

- Course 1: quantitative development of the housing sector. The conducted analyses ought to answer the question of how many, of what size and of what type (owner occupied, rented, social rented) homes ought to be built (in the social sector as well as in the free market sector) within a particular period of time.

- Course 2: qualitative development of the housing sector. The conducted analyses ought to tell how many homes require modernization (and of what kind), where the infrastructure (and of what kind) should be supplemented, what grounds ought to be allocated for the housing sector development.

- Course 3: increasing availability of homes. The conducted analyses ought to tell how to improve the housing system in order to ensure the greatest possible affordability of homes. They should also indicate who requires housing aid and of what kind and what the municipality is capable to do in this respect.

In the housing sector the traditional methods of analysing costs and benefits should be supplemented by a set of qualitative assessments, which would outline the social consequences of the taken actions [Ziobrowski 1992, p. 32]. It is especially important in cases where subsidiary housing touches upon the issues of environmental protection, preservation of sites of historic interest or of quality control, where there is a need to seek compromise between the number of new-built homes and their quality, environmental protection or preservation of sites of historic interest.

QUALITY – REQUIREMENTS AND CONTROL

The role of the quality of residential architecture and of housing environment, including its influence upon the quality of urban space [see: Twardoch 2009], seems to be neglected in the Polish debate on housing. The influence that housing environment, in the broad sense of the term, has upon the standard of living of inhabitants also seems to be underestimated.48 What can be observed in western European countries, including England, is migration which reflects the desire to live in more attractive cities with conditions promoting good health [Frąckiewicz 2005]. Poor quality of a project or of its execution may lead to quick social degradation of housing estates.

Considering the obligations that Polish self-governing bodies have undertaken as representatives of the electorate, and under legal regulations, the self-governing bodies are to be held responsible for guaranteeing the quality of space in the sense of the constructed environment. This is the reason why municipal activities cannot be restricted to the quantitative aspect of housing, which is solely to the number of built homes.

In the case of council housing stock the municipality is the direct investor who may determine the quality standards. In private housing, however, the direct supervision is on the

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48 A well-developed, friendly city (of high quality) has a greater chance of attracting investors and the so called creative class. Creative class – the term described by Richard Florida in Cities and the Creative Class [Florida 2005]. Florida claims that development of cities is propelled by creative individuals, who are being attracted to cities with high quality of living, though not necessarily the richest, but with good access to services, sports, culture, open, friendly for all people, diversified, full of attractions and charm. That is why, according to Florida, the key to success of cities is not lowering the costs of their functioning, but increasing the quality of environment – also in spatial sense. As a consequence it is possible to create more options of development and gainful opportunities for the inhabitants.
part of the investor and of market mechanisms. Yet, when there are disturbances in the housing market and the demand exceeds the supply considerably, the market mechanisms may lose their function of quality regulators. What, thus, becomes important is the regulating function of the self-governing bodies which are entitled, under the Polish law, to support the quality issues also in private housing, as it is the case in England.

The question of qualitative guidelines for the available housing is also problematic. A survey conducted in the USA on the barriers in affordable housing showed that governmental regulations greatly decrease the system efficiency and they impede the construction of new homes [Caves, Cullingworth 2008, p.270]. It has been postulated in highly developed countries, that land-use control and guidelines on building density should not be applied for lowering the building costs in the case of subsidised housing [e.g. Levy 2006, p. 190]. On the other hand, the costs generated throughout the whole life of a building ought to be taken into account in addition to the costs of its construction. Substandard, cheaper housing involves higher exploitation costs. It also deteriorates more easily and may generate social costs which are difficult to calculate.

Another important matter in the discussion on housing quality is the matter of design. According to Peter Hall, good urban design improves life quality of inhabitants and prevents crime and other negative social phenomena. Thus, the selection of housing designs should not have the form of a tender with price being the key criterion, which is often the case in Poland. Very often the difference between a high quality facility and that of a poor quality does not arise from the amount of money spent, but from devoting more time and attention to obtaining better results, especially on the project stage [Drury 2008].

Observation of systems which determine and control quality in the highly developed countries shows, that establishing rigid guidelines is ineffective. On the other hand, a negotiative system of quality control is quite effective, provided it is based on precise assumptions. E.g. in the English system, local planning authorities hold the right to issue conditional building permits.

5.2. Objective aspects

LOCALISATION OF RESIDENTIAL AREAS

The policy on how to select grounds for affordable housing has been discussed in Europe for over a hundred years. At the end of the 19th century suburban housing seems to be a new hope of harmonious land development [Ward 2002, str. 33], and social housing is localised on cheaper grounds outside cities and towns. However, the negative outcome of chaotic suburban development soon becomes visible. As soon as in 1915 Geddes [Geddes 1915] warns against amorphous diffusion of cities and in 1930s Mumford calls the diffusing suburbs by name of suburban dormitories with no economic and social background [Mumford 1997, str. 223]. The following years set many models of land development, which are to prevent urban diffusion. Still, the problems of excess suburbanisation and of urban sprawl remain valid. The academic environment seems to be unanimous about the benefits arising from localisation of housing on brownfields, and in compact residential units with a complete

49 From the report of the Advisory Committee on Regulatory Barriers to Affordable Housing of 1991.
50 Peter Hall (University College London) during “Delivering Sustainable Communities Summit” in Manchester 31. 01 – 02.02. 2005. [See: Stangel 2005].
51 In 1900 in England the “Housing of the Working Classes Act” was passed. Under this act LCC (London County Council) can operate outside the strict city borders in order to use inexpensive grounds for the purpose of affordable housing.
52 Cities are to develop in a ring-like fashion, surrounded by a green belt (e.g.: Greater London Plan, 1944) or in a star-like fashion with green wedges (fingerplanen for Copenhagen, 1947), and building New Cities is supposed to replace the suburbs which have no infrastructure.
functionality range[e.g.: Duany, Plater-Zyberk 2001, Towers 2005, Farr 2007, Beim 2007, Burton, Jenks, Williams 1996, Drury 2008]. In forming the rules of the land planning policy professor Ryszard Domański, geographer economist from the Academy of Economics in Poznań, has first of all pointed to spatial accessibility of individuals to life opportunities, which may be effectively increased through moderate, polycentric settlement concentration [Domański 2002, p.220].

Selection of housing grounds is the basic tool of the housing policy. The decision on the number and localisation of housing grounds does not only influence land development, but also affordability of homes 54.

There are three basic types of housing localisations which are beneficial as far as affordability of homes is concerned [Towers 2005, str. 33-35]:

- small plots in the urban centre. In urban space there are a lot of small areas which are suitable for housing: infill housing, yards near the road, garage areas etc. Construction in such areas allows to densify the urban tissue and to use the existing infrastructure more efficiently;
- large plots in areas destined for a functional change, e.g. post-industrial. Such areas are suitable for building larger housing complexes, consisting of homes and social infrastructure which the present inhabitants may also benefit from;
- suburban areas - to some extent - provided that a minimum limit of the residential unit size is established. The limit should justifi the introduction of public transportation and of service facilities.

Proper housing policy allows for great capacity of inner-city areas. A survey conducted in London in 2004 showed that in the previous 25 years 97% of the demand for new homes

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53 These include environmental benefits (connected with the protection of open terrain and with minimalisation of the use of private transportation), social (which facilitate the establishment of local communities, and promote greater spatial justice) and economic (cheaper infrastructure, public transport, lower land consumption).

54 Decisions on the destination of grounds have a strong influence upon the price of land (the more housing grounds, the lower the prices, and vice versa), upon the price of construction (building homes on a developed territory is cheaper than building homes on grounds that need to be supplied with water, gas, electricity, roads etc.), and also upon the physical accessibility of grounds, which is connected with public transportation and distances between home and work.

55 It is important that by selecting inner-city grounds for housing, we do not deprive the city of green areas [O’Leary in: Balchin, Rchoden (Ed.) 2003, p. 151].
could be realised by building solely on brownfields [Towers 2005]. What is important in this case is the state land policy which influences the manner in which grounds owned by governmental institutions and agencies are used (e.g. post-military areas, railway areas). The existing grounds stock may constitute an important support for the housing sector development [Gwiazdowicz in: Karpowicz (Ed.) 2007, p. 10].

DESTINATION OF HOUSING GROUNDS

Another basic tool used in the housing policy is deciding upon destination of housing grounds, i.e. defining how the grounds are to be use through indicating the type, density and intensity of housing\(^56\).

There are three basic types of housing [Towers 2006, p. 56] which differ mainly in their use of grounds\(^57\):
- single-family homes and semi-detached houses (about 10-20 homes per ha, up to 30 homes/ha for semi-detached houses);
- terraced houses, low-rise high-density development (44-55 homes/ha);
- flats (around 67 flats/ha in 4-storey buildings, 155 flats/ha in quarter development and even up to 400/ha in 9-storey buildings).

\[\text{Picture 1. Relation between population density and use of petrol [Moughtin, Shirley 2005, p. 70]. Noticeable sharp increase in petrol use in relation to population density below 30 persons/ha.}\]

\[\text{Picture 2. Basic types of housing [Towers 2006, p. 51]. The same usable area on the same plot obtained by housing type: pavilion (15-storey tower block) b. street (5-storey linear block) c. patios (3-storey perimeter block of a quarter with a courtyard}\]

The application of a housing model with a relatively high number of dwellings brings profits which may be decisive as far as its usability in affordable housing is concerned [see. Moughtin, Shirley 2005, Towers 2006, Baker 2006 and others]:
- Economic. The costs of grounds are high and always increasing. That is why grounds should be used as efficiently as possible [Weldon in: Balchin, Rchoden (Ed.) 2003, p. 164]. More densely populated areas are easier to furnish with technical infrastructure, such as gas,

\[\text{56 There are four key issues in the discussion on intensity of housing:}\]
- housing density, i.e. the space occupied by housing in relation to the size of the terrain (%);
- housing intensity, i.e. the total space of all storeys in relation to the size of the terrain (1 or %);
- home coefficient, i.e. the number of homes per one land unit, e.g. per ha;
- population density, i.e. the number of inhabitants per one land unit, e.g. per ha.

\[\text{57 Net homes coefficient.}\]
electricity, water-supply-and-sewage installations and with social infrastructure. It is only in densely populated areas where public transport becomes economically justified\textsuperscript{58}.

- Environmental. The greatest benefits are connected with energy saving (see: Picture 2). Due to public transport, private transportation is used less, and shortened distance reduces the need to use vehicles\textsuperscript{59}, since people can travel more on foot or by bike. In compact housing heating-induced energy losses are smaller than in free-standing housing.

- Social. The greater population density the better and more diversified infrastructure as regards social services, stores and entertainment facilities. More social organizations are available, e.g. providing care for children or elderly people. Social care is more accessible, which is particularly important for social housing.

- Obviously, some costs, e.g. related to urban management, increase if population density in high. The balance of costs, however, is more beneficial in case of greater population density.

Very intense housing is wrongly associated with tower blocks, whilst compact inner-city housing is usually characterized by a higher number of homes than it is the case in large housing estates [Towers 2006, p. 39]. Housing with a high home coefficient may acquire very friendly forms of dwelling (see: Picture 3).

FUNCTIONS: CONNETING HOUSING GROUNDS TO SOCIAL AND TECHNICAL INFRASTRUCTURE.

A housing complex is not the same as an assembly of homes. It must have social and technical infrastructure which is necessary in everyday life as well as easy access to secondary services [see: Rogers 1999, 2005, Chmielewski 2005, Towers 2000, 2005, Alexander 2008, CABE 2008, Drury 2008 and others].

A neighbourhood understood as a housing complex with homes and infrastructure as its integral elements constitutes, at present, the basic model in urban planning\textsuperscript{60} [Towers 2005, p. 61]. Such a complex was first described in 1929 by Clarence Perry within the framework of a conceptual outline for a neighbourhood unit and it had functioned before as a natural model of land development.\textsuperscript{61}

From the point of view of affordable housing and excluding infrastructure in the strict sense (i.e. territorial development, waste management, street lighting etc.), there are three infrastructure categories of the greatest importance:

- communication: passenger public transportation, footpaths, cycle lanes and parking areas;
- social infrastructure: education and health care facilities, stores, services, work places, entertainment, leisure;
- selected elements of urban space: green spaces, squares, playgrounds.

COMMUNICATION. Connecting housing areas to passenger public transportation is crucial to make housing actually affordable. Public transportation allows for locating housing complexes outside strict city-centres, at the same time providing connection with work places and secondary services. When there is no public transport, inhabitants have to depend upon

\textsuperscript{58} The general assumption is that the minimum population density of gross 100 persons/ha (approximately 200-300 persons/ha or 50-100 homes/ha net) provides economic basis for the use of an inexpensive and frequent bus. For a tram to bring profit the necessary density is gross 240 persons/ha (480-500 persons/ha, 120-150 homes/ha net) [Rudlin, Falk 1999, p. 219 after Local Government Management Board in UK].

\textsuperscript{59} People living in urban areas of high population density travel less than those living in small housing estates by 30-50\% weekly [Towers 2006, p. 58].

\textsuperscript{60} E.g. urban village, compact city, sustainable urbanism [Farr 2007], smart growth, Traditional Neighborhood Development [Duany, Plater-Zyberk 2001], millenium villages, DSQ - Development Social de Quartiers, etc.

\textsuperscript{61} If we criticize large housing estates that are based on the idea of a neighbourhood unit, what we actually criticize is failure to meet the basic requirements of a neighbourhood unit, i.e. lack of connection between dwellings and infrastructure at the execution stage.
private transportation. Apart from the basic problem related to costs a car owner has to incur, such a situation also requires building roads of high capacity and a great number of parking areas\(^62\), and it also contributes to environment pollution. In many Polish post-war housing estates the communication network was designed for passenger car traffic, and public transportation was only introduced last, which resulted in its uneconomic and inefficient use. But public transportation is so important for proper land development, that it should be taken into account from the very first stages of communication network design [Moughtin, Shirley 2005 after Ling]. Organisation of public transportation within a housing estate ought to imply such a land development which secures at least equal rights for pedestrians and cyclists compared to car users\(^63\).

SERVICES. Social infrastructure, and that means services, is divided into two groups [Chmielewski 2005 after Ciborowski, Jędraszko):
- social-type services, i.e. a part of the budget-financed council infrastructure: education facilities, health care and social care units, culture and sports centres and administration units.
- commercial services, i.e. those, whose standards, location and range are defined by the market: trade centres, catering facilities, professional services, communication units, motor centres, entertainment and sports centres.

From these two groups, basic services are the most closely related to housing as far as the area of influence is concerned, and every-day services - as far as frequency of use is concerned. Social services most of all include: nurseries, kindergartens and primary schools, out-patient clinics, day-rooms or libraries; commercial services include: groceries and work places, e.g. office space.

The list of services should not be made automatically, basing only upon the number of inhabitants, since local characteristics are very important\(^64\). Implementation of services in housing environment still remains the role of the housing policy. In case of social infrastructure, this may involve establishing the size limit for a residential unit which ought to be provided with appropriate facilities and also co-operating with departments of self-governing bodies, such as education department. In case of commercial infrastructure, the basic tools used in the housing policy are local plans, which can specify the functional program for each housing estate.

PUBLIC SPACE. Public space accessibility and quality are important criteria of life quality in urban areas [Ziobrowski 1993]. Accessibility to some elements of public space is of particular importance in housing. If green spaces are situated further than a three-minute walk from the dwelling place, then the distance will discourage people from going for a walk in the first place [Alexander 2008, p. 310]. A disturbing fact is that, due to rapid development of

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\(^62\) Housing estates with well-developed public transportation allow for reduction of parking areas [Towers 2005, p. 30]. In particular cases it is possible to construct a housing estate with no parking places at all, see: e.g. Autofreiesiedlung in Vienna and car free social housing Slateford Green in Edinburgh.

\(^63\) In England, the Transport Act of 2000 provided local authorities with a possibility to establish the so called home zones, which are a good way of combining the needs of pedestrians, cyclist and car users within a housing unit. Home zones can be characterized by:
- speed limit of 32km/h (20 mph);
- limited through-traffic;
- slown down traffic (by use of curved streets, speed retarders, street surface specific for pedestrian areas, etc.)
- green belts along the roads;
- play grounds or other areas for children entertainment situated either on or near the streets of limited traffic;
- parking places incorporated into streets (which also help settle down traffic);
- inhabitants engaged in organization and decoration of streets (includes decision-making and maintenance).

\(^64\) E.g.: the condition of surivces infrastructure in the area, financial capabilities of institutions, inhabitants requirements, specific character of the local culture [Chmielewski 2005, p. 178].
residential areas, no new open public spaces are created in Poland. Moreover, there are plans of developing the existing green spaces. Providing suitable access for inhabitants to selected elements of public space should be considered as one of the roles of the housing policy.

What should not be neglected in the discussion on supplementary functions for residential areas is the fact that infrastructure facilities require constant financial input arising from maintenance. For this reason too much infrastructure may paradoxically lead to smaller housing affordability.

5.3. Contextual aspects

EXISTING RESOURCES: ADAPTATION AND REGENERATION

Housing policy very seldom applies to completely undeveloped areas - it only happens when new towns or new suburban residential settlements are built. In great majority of cases affordable housing is executed within or near the existing tissue. Housing policy may refer to several groups of problems arising from the relation between affordable housing and the existing development, and these include:

- adaptation of the existing resources for the needs of affordable housing;
- creation of new residential buildings within the existing urban tissue;
- recovery of housing stock, and in some, exceptional cases:
- existing homes situated in buildings of historic and cultural value.

Good housing policy within the range of adaptation of existing stock for housing purposes may constitute a source of many downtown-located affordable homes. Since the new houses are based on the previously invested grounds, they do not require further investments in infrastructure. The adaptable facilities can be public facilities (owned by the city, municipality, the state or public companies) which reduces the costs of acquiring a dwelling. Individual rooms can be adapted as well as the whole facilities, even those that do not seem to meet housing requirements. A specific example of housing-adapted facilities are lofts which do not fall within affordable housing. Yet their popularity may help decrease reluctance towards such projects in Poland. An unusual form of adaptation is the possibility of adding storeys to the already existing facilities to be used for housing [Towers 2005, p. 33].

Building new affordable homes in the urban tissue does not involve any other circumstances than those faced when other types of buildings are constructed in similar locations.

Housing policy seems to play a crucial role in restoration of deteriorated housing stock. There are three strategies in restoring housing stock [Pacione 2005, p. 232]: filtering, clearance and rehabilitation. Filtering is the only autonomous strategy – it is carried out

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65 In both, Austrian and German housing policies, great emphasis is put on adaptation of attics for housing purposes. In Germany adaptation of attics is subsidised and in Vienna the City Hall adapt the attics in their own stock.
66 E.g.: Gemini Residence in Copenhagen with homes in former seed silos designed by MVRDV.
67 E.g.: stylistic matching of the building with the surroundings, technical matters arising from construction near the existing facilities, parking space for construction-related service providers, etc.
68 Filtering. A mechanism regulated by the market: if more and more luxurious homes are provided, and the less luxurious are being emptied, after some time the worst homes become vacant and may be demolished. The method is rather theoretical. Even if it works, the process is very slow and does not usually take into account the poorest slum inhabitants, who cannot afford to move house. This method assumes, by definition, that the most indigent people are bound to live in poor conditions (and this contradicts the currently effective housing policies of most Western European countries). The method is very popular in the USA. In Europe it was popular until 1930s.
69 Clearance. A strategy consisting in demolishing the worst houses and building new ones in their place. It was very popular in post-World War II Europe. Since 1960s most of the occupants of demolished houses were usually transferred to large housing estates built by use of industrialised technology. Due to this a lot of families
without the engagement of the public sector. In Europe mainly the third strategy – rehabilitation – is being used at present. It may be conducted in many different ways with various outcomes. Rehabilitation which involves gentrification, function change or emptying of houses is undesirable. It is important that inhabitants participate in restoration. Rehabilitation of housing connected with the renewal of larger areas of the city is the most effective. It is usually executed together with renewal programs, which are subsidized, as the housing sector cannot afford it unaided.

The problem of existing homes situated in buildings of historic interest requires a compromise between the objectives of the housing policy and those of the historic preservation policy, since they may contradict each other. The selection of particular solutions must be based upon the analysis of a particular case. It is not a desirable situation when decisions on modernization are taken unilaterally by only inhabitants or only conservation services without even considering the arguments of the other party. It thus seems necessary to include references to the historic preservation policy in the housing policy and, above all, to determine the course of action in solving conflicts of interest.

ENVIRONMENTAL PROTECTION: HOUSING POLICY VS. ENVIRONMENTAL PROTECTION

Issues related to green development may be divided into two main categories: those referring to cities/housing estates, connected with localization in the broad sense of the term and those referring to sole buildings, connected with building technologies and house equipment.

The relation between affordable housing and environmental protection still remains an important but delicate matter. Decisions concerning environmental protection may, in certain cases, be of social value. If a naturally fragile area is the last in the city to be used for inexpensive housing, an ethical question arises: what is understood as environmental protection by some, may signify homelessness for others [Levy 2006, p. 103]. Issues connected with localization are particularly delicate for the society. Matters related to ecological (i.e. energy-saving) house equipment reduce costs of exploitation later on, during exploitation. Thus, they are highly desirable in affordable housing, even though they require more financial input at the initial stage of a building’s life.

SPATIAL GHETTOIZATION

The problem of segregation actually has two inter-related aspects. First of all, it refers to ghettoization of inhabitants of lower social status and to the problems it involves. The second aspect is that homogeneous gated communities lead to privatization of space and disturbance in the functioning of cities.
According to American tradition, the solution of ghetto problems, if there is any, ought to be sought in the policy of employment, of education and in special housing policy [Hall 2005, p. 461]. According to the European tradition, especially English tradition, actions which are more believed to influence the social profile of inhabitants and the relationships between them are those connected to land development.

Ghettoization-induced social problems do not arise from the fact, that people of low financial status occupy social homes, but from the fact that they are all situated within one housing estate [Holmes 2003, p. 25]. In 1960s, English Housing Associations74 repaired individual homes within urban housing to adopt them as social dwellings, even though the overall tendency was to build high-rise residential settlements. Their experiments showed that it is a good way of establishing a balanced community. For this reason, European countries focus on the promotion of mixed communities in their attempts to solve the problem of ghettoization. Mixed communities consist of people of various social and ethnic background.75 The worst housing estates, which stigmatize their occupants, are being demolished or undergo repairs. New-designed social homes are incorporated into the existing urban tissue or are constructed as a part of new commercial housing estates 76. Giving inhabitants of social dwellings a possibility to choose a home and its location is also emphasized (e.g. the English “Home Choice” program). The basic and the least radical way of obtaining inhomogeneous housing estates is diversification of home types within each estate [Alexander 2008, p. 194].

![Picture 3. A diagram showing various concepts of arrangement of homes](image)

Problems connected with closed residential settlements, as far as land development is concerned, threaten the city understood as a space of freedom and a meeting place [Bielecki 1996]. In addition, there are also the negative social effects of gated estates upon urban communities as well as upon inhabitants of guarded estates [Zaborska 2007, Wojtkun 2007].

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74 E.g.: Notting Hill Housing Trust, The North Islington Housing Rights Project or Holloway Tentant Co-operative, etc.
75 It is achieved in England by the application of tenure blind, pepperpotting and mixed tenure policies.
76 What arouses controversies is the English solution which provides that every private developer is obliged to hand some number of homes over for affordable housing.
Guarded estates are very popular in Poland, which results from the natural need of safety. It is not true, however, that a guarded estate is the sole method of providing safety in the city. Construction of guarded estates is very profitable for developers, since they can sell the building together with the surrounding grounds, fences, security and a promise of safety. For this reason it is rather difficult to buy a high-standard flat situated outside a guarded estate in the primary market in Warsaw [Zaborska 2007].

A strong need for safe habitats demands an alternative to guarded estates. Safety within a housing structural unit may be increased through design-related actions described by the defensible space theory [Newman 1972, 1996]. The theory indicates the basic rules of land development which considerably increase inhabitants’ safety due to natural control, including controlled access and defined territory. According to Newman, implementation of the defensible space rules facilitates co-existence of people of various financial statuses and cultural backgrounds [Newman 1996, p.9]. The level of safety may also be increased by avoiding socially homogeneous structures which become deserted during the day because all inhabitants pursue the same life style.

The problems of ghettoization and gated estates are not easy to appraise. Nevertheless, they do influence the quality of life in housing estates, and thus they should be given more attention, especially at the design-stage. It is worth to remember that land development will not solve all the problems arising from ghettoization, but it may avoid to intensify them.

6. Conclusion

The presented spatial aspects of the housing policy refer to land development-related matters. They are not connected with financial aspects and may thus be applied in countries of lower financial potential than England. The author hopes that promoting the above-presented research results among officials responsible for local housing policies, together with providing numerous examples of spatial housing solutions applied in Western Europe will improve the quality and affordability of homes in Poland.

This article is based upon a doctoral dissertation entitled Affordable housing on selected examples, prepared in the Faculty of Architecture in the Silesian University of Technology, under tutorial of D. Sc. Eng. Arch. Zbigniew Kamiński, associate professor in the SUoT. The dissertation presents a broader view upon the issues related to affordable housing in Poland compared to selected European countries.

77 Until 2006 in Warsaw and 50 km around 200 guarded estates with single-family and multiple-family houses were built [Wojtkun 2007].
78 The Rules based on Oscar Newman’s theory are promoted by an international organization - CPTED (Crime Prevention Through Environmental Design), and its European branch - E-DOCA (The European Designing Out Crime Association). In England there is the Secured by Design program.
79 Land development is only the first element of the process of increasing the level of security in housing areas. Providing absolute security requires employing some management-related measures which are beyond the scope of land development issues. These include good housing stock management, prevention and intervention (e.g. organizing meetings with young people), co-operation with the police, with local authorities and other groups, engaging the local community and conducting periodical appraisals of security level [Randall 2005].
80 Introducing dwellings of various sizes and types into the housing structures may cause diversification of inhabitants – people of different financial status and leading different life-styles, being active at different times of day – and as a result the increase of the level of natural control [Drury 2009].
81 Dissertation financed from the resources of Ministry of Science and Higher Education. Grant No N N527 277937, title: Affordable housing on selected examples. Comparative studium of housing policies’ spatial aspects in in Polish and English partner cities. Example of Gliwice and Doncaster.
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