

Assuring Quality Design in Affordable Housing:

Lessons from the Polish Framework and European Policy Goals on Housing Supply, Sustainability, and Governance

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Faculty of Architecture



13 November 2025
Ball Game Hall (Míčovna)
Prague Castle, Prague

Affordable and Quality Housing for All

Building on the Past, Designing the Future

CECH CHAMBER OF ARCHITECTS

Co-funded by the European Union ace

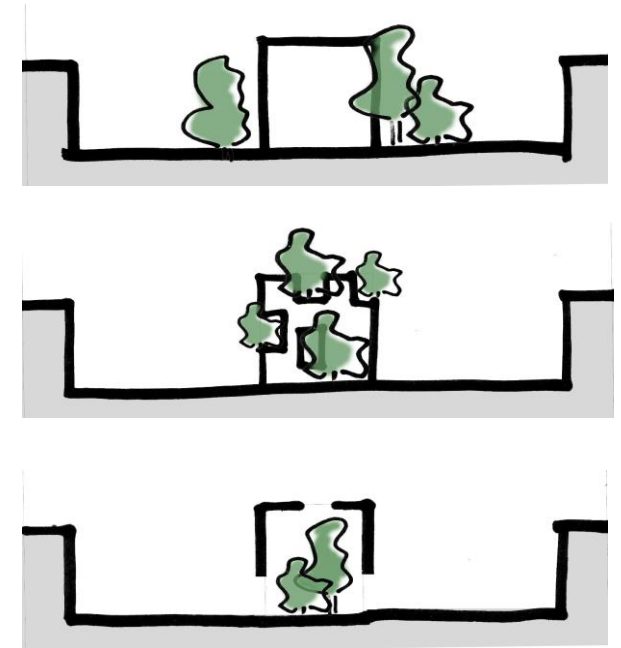
The banner features a blue background with white silhouettes of buildings. At the bottom, there is a green section with white text and logos.

Ensuring **high-quality design in affordable housing** is a central challenge for European and national housing policies.

While affordability remains a priority, experience across the EU demonstrates that:

- long-term housing value,
- social inclusion,
- environmental performance

depend equally on **design quality, location, and community integration.**





Initiative

Affordable Housing Initiative (AHI)

New European Bauhaus (NEB)

European Green Deal (EGD)

Main Goals

Ensure access to high-quality, energy-efficient, and affordable housing through renovation and new construction, fostering social inclusion and innovation in the housing sector.

Combine sustainability, aesthetics, and inclusion to create better living spaces, bridging art, culture, science, and technology for a human-centered green transition.

Achieve climate neutrality in the EU by 2050 through sustainable growth, energy efficiency, resource circularity, and social fairness in all sectors.

20 Actions for a New Housing Paradigm

Housing Reality & EU Context

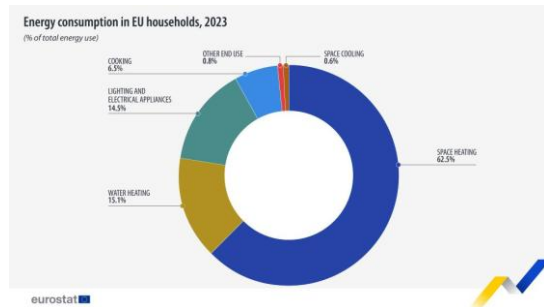


- Rising housing costs and persistent supply gaps across Europe

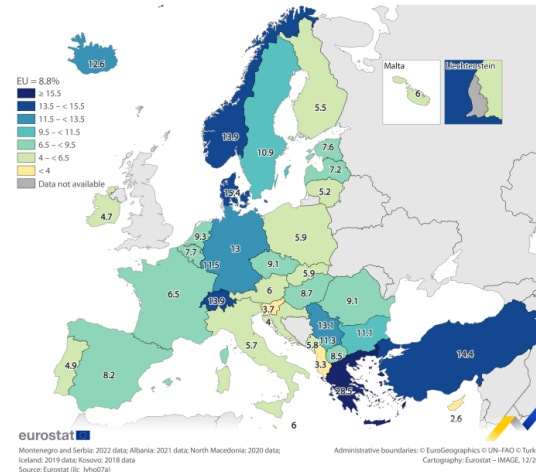


Between 2015 and 2024, house prices in the EU rose on average by 53%. The biggest increases were observed in Hungary (+209.5%), Lithuania (+135%) and Portugal (+124.4%).

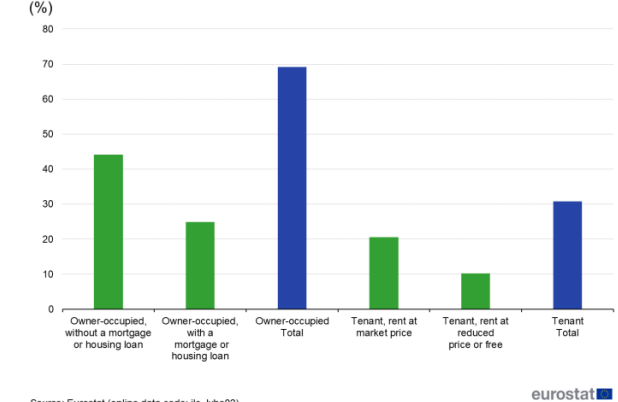
- Growing energy and mobility burdens on households



People living in households with housing cost overburden, 2023 (%)



Population distribution by tenure status at EU level, 2023 (%)



<https://www.europarl.europa.eu/topics/en/article/20241014STO24542/the-housing-crisis-in-europe-key-facts-and-eu-action-infographics>

Polish Housing Frameworks



Category	2015		2020	
	Number of dwellings	Share (%)	Number of dwellings	Share (%)
Total	14,119,452	100.00	15,015,333	100.00
Private individuals	10,804,106	76.52	12,012,912	80.00
Housing cooperatives	2,185,387	15.48	1,981,762	13.20
Municipalities	886,667	6.28	806,666	5.37
Social housing associations (TBS)	96,850	0.69	106,711	0.71
State Treasury	29,908	0.21	29,517	0.20
Other entities	29,697	0.21	14,552	0.10

Number of dwellings per 1,000 inh.

Poland: 392.4

- **Europe average: 495.0**
- **Min: Slovakia – 381.5**
- **Max: Portugal – 581.9**
- *Poland is nearly three times below the European average in this indicator.*

Expenditure on housing construction

- **Poland: 1.9% of GDP**
- **Europe average: 5.4% of GDP**
- **Min: Greece – 1.1% of GDP**
- **Max: Cyprus – 7.6% of GDP**
- *Poland spends much less on housing construction compared to the European average.*

Increase in rental prices (2015–2020)

- **Poland: +19.7%**
- **Europe average: +6.6%**
- **Min: Greece – -7.8%**
- **Max: Hungary – +29.9%**
- *Poland experienced nearly three times higher rental price growth than the European average.*

<https://obserwatorium.miasta.pl/wp-content/uploads/2023/05/Polski-rynek-nieruchomosci-mieszkaniovych.pdf>



Program Type (and Duration)

“**Mieszkanie Plus**” Housing Development Fund (2016–2023)

Social Building Society (TBS)(1995 – present)

Social Housing Initiative (SIM)(continuation of former TBS, 2021 – present)

Cooperative Tenant Apartment(current law since 2021)

Housing Cooperatives(2023 – present)

Public housing rent – municipal units

Public housing rent – social units

Institutional rent (commercial entities)

Form of Ownership / Tenure

Institutional rent

Rent-to-own

Initially rental only

Currently: Institutional rent, Rent-to-own

Institutional rent, Rent-to-own

Cooperative tenant right to a dwelling
(rental of cooperative-owned units)

Ownership



Program Type (and Duration)

“Mieszkanie Plus” Housing Development Fund (2016–2023)

Form of Ownership / Tenure

Institutional rent
Rent-to-own



<https://krakow.mdr.pl/galeria/>

The housing estate on A. Szwed-Śniadowska Street comprises 481 apartments in eight four-storey buildings. It is a development by the Housing Development Fund (*Fundusz Mieszkań dla Rozwoju*).



Program Type (and Duration)

“Mieszkanie Plus” Housing Development Fund (2016–2023)

Form of Ownership / Tenure

Institutional rent
Rent-to-own



<https://katowice.mdr.pl/>

A new housing estate on Gospodarcza Street in Katowice, near the historic “Nikiszowiec,” has been built, comprising 513 rental apartments ranging from 36 to 95 m², along with commercial units.

The estate won *Rzeczpospolita’s* **Real Estate Impactor** award for “A Vision Changing the Face of the City” and was nominated for Europe’s top architectural honor, the **Mies van der Rohe Award**, funded by the European Commission and the Mies van der Rohe Foundation.



Program Type (and Duration)

Social Building Society (TBS)(1995 – present)



<https://ptbs.pl/inwestycja-zrealizowana/robocza/>

Poznań, ul. Sikorskiego–Robocza, 2001-2004

Form of Ownership / Tenure

Initially rental only

Currently: Institutional rent, Rent-to-own



<https://ptbs.pl/inwestycja-zrealizowana/ul-moniki-ceglowskiej/>

Poznań, ul. Moniki Cegłowskiej, 2019



Program Type (and Duration)

Social Housing Initiative (SIM)(continuation of former TBS, 2021 – present)

Form of Ownership / Tenure

Initially rental only
Currently: Institutional rent, Rent-to-own

<https://www.gov.pl/web/kzn/kolejny-krok-ku-nowym-mieszkanom-w-sim-ziemi-krakowskiej>



As part of the investment, it is planned to create between 125 and 148 residential units in two multi-family buildings located on plot no. 20/49, NH-48 precinct, situated on Bp. F. Padniewskiego Street in Kraków.



Program Type (and Duration)

Cooperative Tenant Apartment(current law since 2021)

Form of Ownership / Tenure

Cooperative tenant right to a dwelling
(rental of cooperative-owned units)

<https://www.wroclaw.pl/przedsiębiorczy-wroclaw/tanie-mieszkania-wroclaw-program-spoecznego-budownictwa-czynszowego-sbc-bez-zdolnosci-kredytowej-1>



As part of the “Aleja Platanowa” residential estate in Wrocław’s Ratyn district on Malczycka Street, four multi-family residential buildings will be constructed, comprising 159 functional apartments.



Program Type (and Duration)

Housing Cooperatives(2023 – present)

Form of Ownership / Tenure

Ownership

<https://www.trojmiasto.pl/dom/Kooperatywa-Pomorze-zbuduje-czwarty-dom-Caly-kraj-bierze-przyklad-z-gdynian-n94082.html>



In Wiczlino, near Jachtowa and Flagowa Streets, three eight-family buildings were constructed — not by a developer, but by the future residents themselves.

Institutional & Regulatory Influences

Program	Procurement / Institutional Form	Quality Assurance Example
Mieszkanie Plus (2016–2023)	Centralized design–build	Model housing guidelines, pilot design competitions
TBS (1995–present)	Local nonprofit societies	Public tenders, strong maintenance culture
SIM (2021–present)	Municipality + state partnerships	Unified technical standards, prefabrication
Cooperative Tenant Apartments (2021–)	Cooperative ownership	Member-driven quality decisions
Housing Cooperatives (2023–)	Self-organized groups	High user participation, context-sensitive design

• **Design guidelines** introduced in later Mieszkanie Plus and SIM projects emphasize daylight, accessibility, and communal spaces.

• Some cities (like Kraków and Poznań) have adopted local design manuals and evaluation frameworks that emphasize spatial quality, greenery, and accessibility, helping to guide developers toward higher standards.

• In some SIM and TBS projects, municipal architectural commissions (e.g., in Gdańsk and Wrocław) began using quality-based selection criteria in tenders, rewarding projects with superior design and sustainability features.

20 Actions for a New Housing Paradigm



WE NEED HOUSING INVESTMENTS WITH PAYBACK TO SOCIETY

Eliminating housing inadequacy promises significant rewards in 18 months, thanks to lower healthcare costs and improved social outcomes.

Austrian social housing, known as limited-profit housing, saves households a remarkable €1.3 billion annually by keeping housing costs low.

In Belgium, gaining access to social housing significantly decreases the risk of poverty by an impressive 40%, providing families with much-needed stability.

ACTIONS ON FINANCE FOR DECENT HOMES – 10 Points

AFFORDABLE HOUSING PLAN ACTIONS – 10 Points

While our joint societal goal is to tackle housing affordability, a vital and urgent objective, we must not lose sight of homelessness and the most vulnerable, as we risk missing our deeper social responsibility.

EU and government investments must create lasting social value for decades, not fade into the hands of speculative businesses after just a few years.



HOUSING & QUALITY OF PUBLIC SPACE

Residential (housing) buildings account for approximately **75 % of the total building stock** (by floor area) in the EU.

Public space quality depends on housing environment quality

HOUSING & QUALITY OF LIFE

Around 900,000 people experience homelessness each night across the EU, revealing a severe housing crisis that undermines social cohesion and the quality of life for millions. Adequate, safe, and affordable housing is also a key determinant of public health, directly influencing physical well-being, mental health, and overall social stability.

HOUSING & QUALITY OF ENVIRONMENT

Households are responsible for nearly **30% of total energy consumption in the EU**, making housing and architectural design a key factor in achieving climate and energy goals.

High-quality housing should ensure **low maintenance costs and efficient use of resources**, combining economic, environmental, and social sustainability.



Planning, Legal & Governance Frameworks

Addressing re-use of buildings where possible - affordability in long time perspective
Integrating sustainability, inclusivity, and aesthetics into housing delivery
Ensuring access to adequate and environmentally responsible housing

Financing & Affordability Challenges

Address the diversity of characteristics in state member countries – identify the pan-European possibilities
Lifecycle cost assessment for long-term affordability
Public-private partnerships and EU funding tools

Skills, Supply Chains & Capacity Building

Developing skills for construction, design, and energy-efficient practices
Resilient supply chains to scale housing production
Strengthen the construction sector by innovation



Conclusion & Recommendations

- Quality design as central to long-term housing value and social cohesion
- Policy integration: affordability, sustainability, and design excellence
- Lessons from Member States frameworks can inform EU-wide housing initiatives

beautiful | sustainable | together



#NewEuropeanBauhaus 

Student design



OSIEDLE MIESZAŃ NISKOBUĐZETOWYCH

ŁĄKI NOWOHUCKIE
ULICA BISKUPA FILIPA PADNIEWSKIEGO

CIĄGI PISZO JEZDNE ISTNIEJĄCA ZABUDOWA ZAGOSPODAROWANIE

DOPEŁNIENIE UKŁADU URBANISTYCZNEGO KONSEPCJA

ANALIZA WYSOKOŚCI ZABUDOWY

ANALIZA KSZTAŁTOWANIA PIERZEI

TEKST

TEKST

OSIEDLE MIESZAŃ NISKOBUĐZETOWYCH

ŁĄKI NOWOHUCKIE
ULICA BISKUPA FILIPA PADNIEWSKIEGO

RZUT PATERU Z OTOCZENIEM skala 1:100

OSIEDLE MIESZAŃ NISKOBUĐZETOWYCH

ŁĄKI NOWOHUCKIE
ULICA BISKUPA FILIPA PADNIEWSKIEGO

RZUT PIERWSZEGO PIĘTRA skala 1:100

RZUT OSTATNIEGO PIĘTRA skala 1:100

WIZUALIZACJA KLATKI SCHODOWEJ



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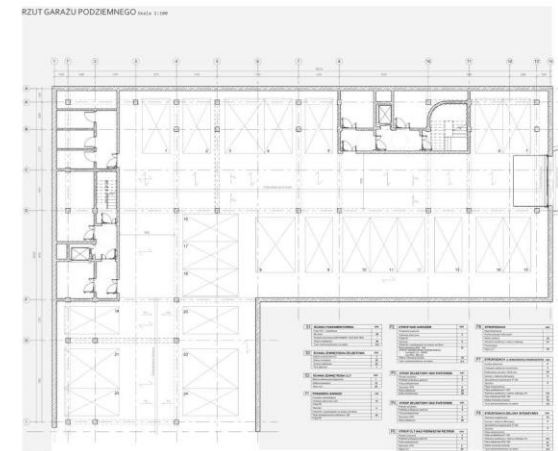
Student design, Gabriela Lelek



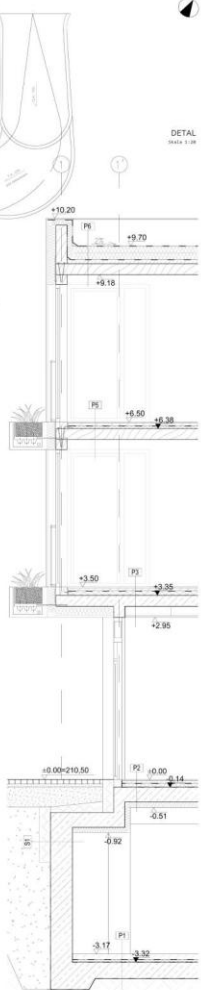
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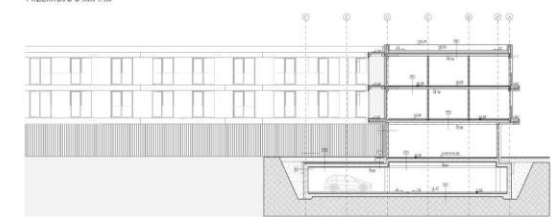
RZUT GARAZU PODZIEMNEGO skala 1:100



DETAL skala 1:10



PRZEKROJ B-B skala 1:100



ELEWACJA PÓŁNOČNA skala 1:100

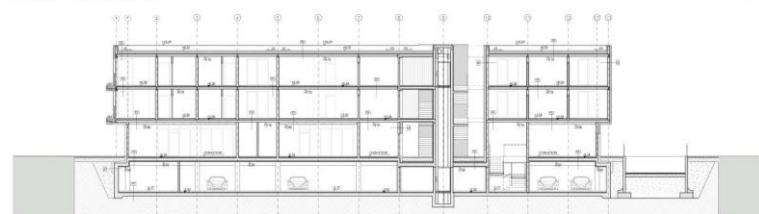


WYKONANIE: KATEDRA ARCHITEKTURY WIEDZOWSKIEGO PRACOWNIA ARCHITEKTURY WIEDZOWSKIEGO
PROJEKTOWAŁA: GABRIELA LELEK
KONSTRUKCJA: DR. INŻ. PATRYCJA HALYPT, PRACOWNIA ARCHITEKTURY WIEDZOWSKIEGO
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ULICA BISKUPA FILIPA PADNIEWSKIEGO

RZUT GARAZU PODZIEMNEGO skala 1:100



ELEWACJA POŁUDNIOWA skala 1:100



ELEWACJA ZACHODNIA skala 1:100



ELEWACJA WSCHODNIA skala 1:100



WIZUALIZACJA



WYKONANIE: KATEDRA ARCHITEKTURY WIEDZOWSKIEGO PRACOWNIA ARCHITEKTURY WIEDZOWSKIEGO
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Wizualizacja z tarasem pieszym



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Thank you...



Nowy Nikiszowiec

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20 Actions for a new housing paradigm:

<https://www.housingeurope.eu/20-actions-for-a-new-housing-paradigm/>

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