

Assuring Quality Design in Affordable Housing: European Policy Goals on Housing Supply, Sustainability, and Governance

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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, and environmental performance depend equally on design quality, location, and community integration (Mullins & Jones, 2015; Priemus, 2005). Across Europe, affordable housing systems reflect diverse welfare traditions, institutional arrangements, and tenure cultures, yet they increasingly converge around shared challenges: rising housing costs, insufficient supply, energy poverty, and growing social inequality (European Commission / Eurostat, 2023; OECD, 2024). In Western and Southern Europe, long-established social housing and limited-profit housing models play a crucial role in stabilizing housing markets. France maintains one of the largest social housing sectors in Europe, with habitations à loyer modéré (HLM) accounting for approximately 17% of the total housing stock, supported by strong national legislation, long-term public financing, and inclusionary zoning requirements that obligate municipalities to provide a minimum share of social housing (Housing Europe, 2025). Italy, by contrast, operates a more fragmented system of edilizia residenziale pubblica, with a comparatively small public rental sector and strong reliance on family-based housing support, resulting in pronounced regional disparities and limited access for younger households (Tonin, 2025). A frequently cited European benchmark is Vienna, where housing cooperatives and limited-profit housing associations deliver long-term affordability through cost-rent principles, municipal land policy, and high design standards (HousingCoop, 2025). Approximately 60% of Vienna's residents live in municipal or cooperative housing, illustrating how affordability, architectural quality, and social mix can be maintained at scale (Scanlon & Whitehead, 2008). At the EU level, initiatives such as the Affordable Housing Initiative, the New European Bauhaus, and the European Green Deal increasingly frame housing as essential social infrastructure, linking affordability with energy efficiency, quality public space, and long-term social value rather than short-term market outcomes (European Commission, 2025; Środowisko Mieszkaniowe, 2024).

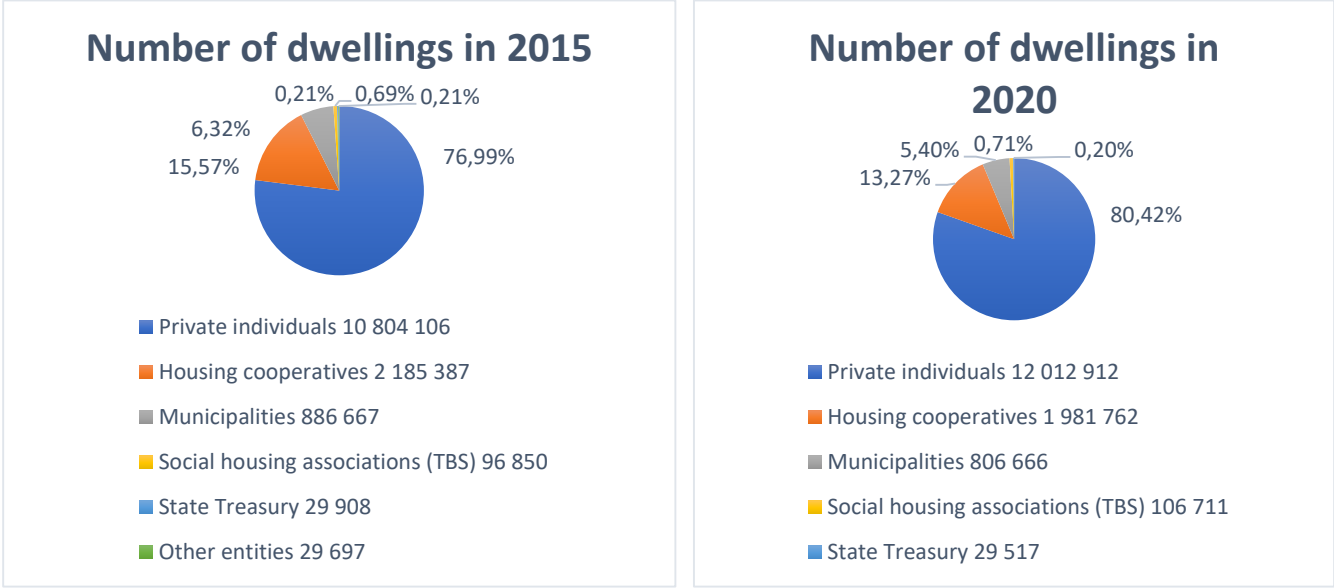
In Central Europe affordable housing systems have evolved under markedly different historical and structural conditions. Following the post-socialist transition of the 1990s, large-scale privatization of public housing led to exceptionally high homeownership rates, often exceeding 80–90%, while the non-market rental sector remained underdeveloped (Tsenkova, 2009; Stachura, 2010). As a result, affordable housing provision in the region relies primarily on selective public intervention rather than universal social housing systems. Poland represents the most institutionally diversified model, combining municipal housing,

Social Building Societies (TBS), Social Housing Initiatives (SIM), and emerging cooperative and rent-to-own schemes that target middle- and lower-income households excluded from both homeownership and market rental (PwC Poland, 2024; GUS, 2024). The Czech Republic and Slovakia maintain modest municipal rental stocks supported by state housing funds, typically prioritizing cost efficiency and standardized construction, while Romania faces persistent challenges related to housing quality, energy poverty, and limited public capacity, particularly outside major urban centers (Eurostat, 2024). Across Central Europe, affordability is increasingly understood not only in terms of rent or purchase price but also through lifecycle costs, energy performance, and access to services (Housing Advisory Board, 2025). Recent projects demonstrate a growing alignment with European policy goals by integrating energy-efficient standards, participatory planning, and context-sensitive design (Środowisko Mieszkaniowe, 2024). Rather than replicating Western European social housing models, the Central European approach emphasizes hybrid tenure forms, municipal leadership, and incremental capacity building, offering a region-specific pathway toward affordable housing that balances economic constraints with long-term social and environmental objectives (Mullins & Jones, 2015).

At the European scale, future priorities of the European Commission—under frameworks such as the Affordable Housing Initiative, the New European Bauhaus, and the European Green Deal—emphasize integrating sustainability, inclusivity, and aesthetics into housing delivery (European Commission, 2025). Quality assurance must therefore be embedded in funding criteria, lifecycle performance requirements, and planning codes. The goals of EU affordable housing policies focus on ensuring access to adequate, sustainable, and inclusive housing for all citizens. Key objectives include addressing current supply gaps and affordability challenges; promoting innovative, context-sensitive models for social and affordable housing delivery; and strengthening planning and legal frameworks to accelerate provision while maintaining urban quality (European Commission / Eurostat, 2023). Policies aim to integrate climate and energy efficiency targets, foster skills development and resilient supply chains, and mobilize financing instruments that guarantee long-term affordability (Housing Advisory Board, 2025). Finally, they emphasize coordinated action across European, national, and local levels of governance to achieve equitable and sustainable housing systems (Priemus, 2005).

Poland exemplifies many of the structural challenges currently confronting European housing systems. The country records one of the lowest housing stock indicators in the European Union, with approximately 392 dwellings per 1,000 inhabitants, compared to an EU average of nearly 495 (Eurostat, 2024). At the same time, public expenditure on housing construction remains well below the European mean, while rental prices have increased at a disproportionately rapid pace (PwC Poland, 2024). These structural imbalances have prompted the development of a diversified set of housing frameworks aimed at expanding the supply of affordable housing. Towarzystwa Budownictwa Społecznego (TBS), established in the mid-1990s, function as non-profit social housing associations primarily focused on the provision of long-term rental housing (GUS, 2024). More recently, Społeczne Inicjatywy Mieszkaniowe (SIM) have built upon the TBS model by strengthening institutional partnerships between municipalities and the state, thereby enhancing local delivery capacity (Pic. 1). Complementing these instruments are cooperative tenant housing schemes and

emerging resident-led housing cooperatives, which place greater emphasis on user participation, collective ownership, and long-term affordability (HousingCoop, 2025).



Picture 1. Number and types of dwellings in Poland in 2015 and 2020.

Through comparative analysis, the Polish model illustrates how institutional forms, procurement methods, and regulatory standards influence spatial and architectural quality. Examples such as Nowy Nikiszowiec in Katowice and recent investments delivered through Społeczne Inicjatywy Mieszkaniowe (SIM) demonstrate how affordable housing can achieve high architectural, social, and environmental quality when supported by appropriate institutional and procurement frameworks (EUMiesAwards, n.d.). In both TBS and SIM models, housing provision is typically organized through public or semi-public entities, with municipalities acting as key initiators and long-term stakeholders. Procurement processes most often rely on public tendering procedures, frequently in design–build or build-only formats, where project documentation is prepared or commissioned by the housing entity and contractors are selected through competitive bidding (PwC Poland, 2024). While cost criteria remain important, recent practice shows a gradual shift toward incorporating qualitative requirements related to spatial standards, accessibility, energy performance, and durability of materials (Środowisko Mieszkaniowe, 2024).



Picture 2. The housing estate on Bp. F. Padniewskiego Street in Kraków planned to create between 125 and 148 residential units in two multi-family buildings. Social Housing Initiative (SIM)(continuation of former TBS, 2021 – present)), Institutional rent, Initially rental only source: <https://www.gov.pl/web/kzn/kolejny-krok-ku-nowym-mieszkanom-w-sim-ziemi-krakowskiej>

An increasingly important mechanism for improving design quality within SIM and TBS projects is the use of architectural competitions, particularly in larger cities and strategically located developments (pic.2, 3.). Competitions—organized either as open or limited procedures, sometimes preceding formal procurement—allow municipalities and housing entities to assess multiple design solutions against clearly defined quality criteria before selecting a project for implementation. In this model, the competition-winning design often forms the basis for subsequent project documentation and tendering for construction works. Such procedures enable early-stage evaluation of urban integration, architectural coherence, public space design, and adaptability of housing layouts, aspects that are difficult to assess adequately through price-based procurement alone (Mullins & Jones, 2015). In the context of SIMs, architectural competitions are increasingly used for flagship or pilot developments, where municipalities seek not only cost-controlled housing but also demonstrative projects aligned with broader urban and social objectives. The Nowy Nikiszowiec development in Katowice (pic. 4), realized under the Mieszkanie Plus program, exemplifies the benefits of a quality-oriented approach to publicly supported housing. Located adjacent to the historic Nikiszowiec workers’ housing estate, the project demonstrates careful urban composition, human-scale architecture, and a strong relationship between buildings and public space. The inclusion of public and semi-public areas, ground-floor services, and a coherent architectural language reinforces local identity and everyday social interaction. Recognition through national architectural awards and nomination for the Mies van der Rohe Award underscores the capacity of affordable housing—when supported by competitions and quality-focused procurement—to contribute positively to urban culture and regeneration (EUMiesAwards, n.d.).



Picture 3. The housing estate on A. Szwed-Śniadowska Street comprises 481 apartments in eight four-storey buildings. “Mieszkanie Plus” Housing Development Fund (2016–2023), Institutional rent, Rent-to-own source: <https://krakow.mdr.pl/galeria/>



Picture 4. A housing estate on Gospodarcza Street in Katowice, near the historic “Nikiszowiec,” 513 rental apartments ranging from 36 to 95 m², along with commercial units, nominated for Europe’s top architectural honor, the Mies van der Rohe Award, “Mieszkanie Plus” Housing Development Fund (2016–2023), Institutional rent, Rent-to-own source: <https://katowice.mdr.pl/>

Despite these advances, systemic challenges persist. Architectural competitions remain unevenly applied and are more common in larger municipalities with greater technical capacity and experience. In many smaller local governments, limited expertise, time constraints, and financial pressure continue to favor simplified procurement procedures focused on lowest price (PwC Poland, 2024). Moreover, coordination gaps between spatial planning regulations, building law, and procurement criteria can limit the effective translation of competition-winning concepts into realized projects (Stachura, 2010). Strengthening municipal capacity, formalizing quality criteria in procurement regulations, and promoting architectural competitions as a standard tool for SIM and TBS developments would therefore represent an important step toward scaling up high-quality, affordable housing in Poland (Housing Advisory Board,

In alignment with the Housing Advisory Board’s recommendations, future housing policy in Europe must reframe affordable housing as essential social infrastructure, shift away from the financialisation of homes, and prioritise long-term affordability, sustainability, and social inclusion (Housing Advisory Board, 2025). The Board advocates for an expanded role for Cost Rental and socially oriented housing solutions, enhanced land governance and planning, integration of green transition goals, and the mobilisation of patient capital through new instruments such as European Affordable Housing Investment Funds and targeted state aid reforms. Flagship examples illustrate how these principles can be operationalised: Vienna’s long-standing limited-profit and cooperative housing sector provides one of Europe’s most resilient affordable housing models, combining municipal land policy, cost-rental principles, strong tenant rights, and architectural quality to ensure stability and social mix at scale (HousingCoop, 2025). Similarly, Italy’s regional social housing programmes and France’s large social rental sector (HLM) demonstrate the value of public stewardship, legal frameworks for social allocation, and integrated neighbourhood planning, ensuring access for vulnerable groups and embedding housing within broader urban systems (Tonin, 2025; Housing Europe, 2025).

The Polish experience demonstrates that diverse institutional models—when aligned with clear quality standards and participatory processes—can deliver affordable housing that contributes positively to cities and communities. Poland’s evolving SIM and TBS systems,

with architectural competitions and participatory planning practices, point to hybrid institutional models that balance cost control with design quality and energy performance. These mixed approaches—embracing long-term management, quality design, lifecycle cost assessment, and multilevel governance—offer valuable templates for Central Eastern European countries seeking to expand affordable housing supply while respecting local contexts and capacities. By adopting such models, under the strategic priorities articulated at the EU level, Member States can work toward housing systems that are inclusive, sustainable, and resilient, aligning investment, design excellence, and social outcomes across urban and rural regions of Europe.

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