



Local housing strategies in Poland as a tool to develop social and affordable housing: Barriers for development

 Agnieszka Cieśla¹

Abstract

Polish municipalities need to align with the trend of social housing development, expanding beyond public housing providers. The paper seeks to diagnose the barriers to the development of well-defined housing strategies at the local level in Poland. Based on existing housing strategies of some Polish municipalities and the experience gained during work on a housing strategy for a medium-sized city in Poland, the following impediments have been identified: a lack of robust demographic data, insufficient housing inventories, as well as a need for skilled experts and guidance for structured strategies. Given the impending EU investments in housing, local strategies gain significance, particularly in crisis-affected cities. The forthcoming financial aid for social housing amplifies the necessity for well-crafted strategies in Poland.

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Keywords

- housing
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- local housing strategy
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¹ Warsaw University of Technology, pl. Politechniki 1, 01-661 Warszawa, Poland, Agnieszka.Ciesla@pw.edu.pl

Introduction

Currently, the significance of housing policy across Europe is increasing at various levels: local, regional and national. This shift was notably underscored in January 2021, when the European Parliament embraced the pivotal report titled “Access to Decent and Affordable Housing for All” (European Parliament resolution, 2021). This report explicitly urges the European Commission to devise a comprehensive strategy focusing on affordable and social housing, prioritising housing rights over market interests and setting a bold target to eradicate homelessness by 2030. Emphasising the crucial role of regional and local authorities within Member States, it stresses their responsibility to craft and implement housing policies that uphold the fundamental right to housing within their respective markets.

Many European countries take significant proactive measures to amplify affordable and social housing initiatives. This momentum is echoed through various channels, such as the Housing Europe-organised “social housing festivals”, biennial events where individuals from diverse countries convene to exchange invaluable experiences and advocate for best practices in affordable and social housing². For instance, in France, each municipality is legally bound to maintain a substantial stock of social housing, amounting to at least 20% of the total housing inventory (Nowak, 2021). Meanwhile, Germany is engaged in robust discussions and scholarly explorations focusing on local housing policy design, as evidenced by recent publications by Rink and Egner (2020) as well as Egner et al. (2018). These discussions underscore the failure of the laissez-faire approach, revealing that unchecked market forces have exacerbated housing price hikes, consequently restricting access to housing for lower-income households. This discourse in Germany unequivocally highlights the necessity of political intervention in housing markets, emphasising that housing is not merely an economic commodity but a societal necessity requiring governance.

Across the Anglo-Saxon sphere, municipalities bear the responsibility of enacting localised housing strategies. In Scotland and Ireland, the formulation of such strategies begins with a thorough assessment termed the Housing Need and Demand Assessment (HNDA). This meticulous study serves as a precursor to housing strategies, allowing for a comprehensive identification and quantification of housing deficits and challenges. The resultant strategy document is then tailored to address the identified gaps, based on the findings of the HNDA (Government of Ireland, n.d.).

² <https://www.socialhousingfestival.eu/>

In Poland, we find ourselves at the onset of a remarkable transformation. The increasing demand for social housing is evident due to a rising number of individuals, particularly the younger demographic, experiencing housing deprivation. This is evidenced by a noticeable surge in young adults choosing to reside with their parents. In 2018, more than every third person (36%) aged 25 to 34 in Poland lived with parents and did not start their own family. This is well above the European average of 28.5%. Compared to 2005, the share of these persons grew by 9% in Poland, which is one of the highest increases reported in the EU (Peszat et al., 2020). Notably, despite a substantial upswing in housing production to nearly 240,000 units in 2022, the persisting trend of housing strain remains a paradoxical challenge. The increasing focus on fair and inclusive housing is shown by many new publications (Lis, 2019; Nowak, 2021) and tools that aim to improve social housing in Polish towns. At the beginning of 2022, with the introduction of legal regulations called the “housing pact”, municipalities got greater financial support to build dwellings on their own or with Social Housing Associations. Additionally, the “property for land” initiative appears to be an efficacious yet underutilised mechanism, wherein developers exchange a parcel of land for a designated set of residential units offered to the municipality. Subsequently, since March 2023, private investors have been afforded a significant opportunity to collaborate and construct housing tailored to their requirements. These building cooperatives, as they are termed, hold substantial potential in addressing the housing needs of individuals with moderate incomes. This instrument might be very successful as proved by practices adopted in numerous Western municipalities.

Consequently, Polish municipalities are increasingly endowed with many instruments that hold considerable potential for expanding their social and affordable housing initiatives. However, there exists a lack of both measures and experiential guidance on how to effectively utilise and synchronise these resources. While Polish municipalities are legally mandated to craft strategy documents solely for the communal sector, no such obligation exists for sectors encompassing social rental housing, affordable housing and commercial housing. Obviously, there is an evident lack of comprehensive documents that integrate these sectors into a unified housing strategy. Each sector caters to different housing requirements. The communal sector primarily serves the most vulnerable groups, comprising individuals facing unmet housing needs (lack of tenure) and extremely low incomes. Social rental and affordable housing aim to accommodate those with low and moderate income levels. The commercial sector, responsible for the majority of flat constructions in Poland, is anticipated to address the housing needs of a small part of the Polish population: at the end of 2022, acquisitions of flats for personal use were estimated at 30%, while those made for investment intentions accounted for 70% (NBP, 2023). Such a situation definitely calls for action, and municipalities should try to coordinate housing development in all sectors within their areas.

Nonetheless, few municipalities in Poland have successfully formulated housing strategy documents. Examples include Dąbrowa Górnicza (“Polityka mieszkaniowa gminy Dąbrowa Górnicza na lata 2018–2027”, 2017), Poznań (Gawron et al., 2017), Bytom (Jadach-Sepioło et al., 2018) and Tarnów (Utiła, 2023). Several other cities are in the process of adopting such strategies, as observed in Stalowa Wola (LPW, 2022/2023). Conversely, in Katowice, the resolution pertaining to the housing development strategy was annulled by the voivod (regional governor) in 2023.

Due to the limited number of comprehensive local housing strategy documents, this paper seeks to identify the factors hindering Polish municipalities from formulating housing strategies. Defining these barriers is crucial, given that establishing a coherent local housing policy is expected to be a significant challenge for municipalities in the foreseeable future. Demographic shifts, depopulation and the ongoing spatial planning reform collectively compel municipalities to adopt proactive roles in shaping all housing sectors within their jurisdictional boundaries in an integrated way.

In this paper, a comprehensive understanding of social housing, as advocated by (Granath Hansson & Lundgren, 2019), is acknowledged. Social housing is conceptualised as a system meeting two distinct criteria:

1. The target group for social housing is households with limited financial resources. To make sure that the housing provided is occupied by the target group, a distribution system with that aim has to be in place. Moreover, housing must be provided long term, rather than temporary.
2. Social housing systems provide below-market rents or prices and hence are not self-supporting, but need some form of public or private financial contribution (subsidy).

In this conceptualisation, even apartments offered for purchase by Housing Associations fall within the scope of social housing. The same classification extends to apartments constructed by building cooperatives. This interpretation of social housing was also adopted in 2013 by the mayors of 30 European cities, notably including the mayors of Krakow and Warsaw (Large European cities, 2013). In other words, both social tenancy for a defined time and the sale of dwellings below market value fall under the umbrella definition of social housing.

1. Methodology

The methodological approach in this study is mainly rooted in desk research, focusing on the analysis of existing local housing strategies. This analysis encom-

passes documents developed for municipalities: Dąbrowa Górnicza, Poznań, Bytom, Tarnów, Stalowa Wola and Katowice. Notably, it is intriguing to observe that municipalities grappling with demographic challenges such as depopulation and ageing have taken the lead in formulating housing strategies. This trend underscores their proactive approach in addressing local housing development issues, signifying a recognition of the correlation between favourable housing conditions and the retention or attraction of residents to a city. An interesting observation emerges as even such cities as Poznań, despite their commendable economic performance, confront substantial demographic challenges.

The use of data from the Central Statistical Office (CSO), alongside personal inquiries made to the CSO on specific matters, enriched the analytical framework of this study.

Furthermore, this research delves into international examples, examining housing strategies from Munich and Berlin. Additionally, the Housing Need and Demand Assessment (HNDA) tool has undergone review as part of this comprehensive analysis, together with Polish respective documents.

Furthermore, this article draws from the ongoing work on the forthcoming Housing Development and Management Strategy until 2035 for Starachowice, a mid-sized city located in central Poland. It is noteworthy that the author of this paper is a co-author of this strategy, offering an enriched perspective shaped by direct involvement in the strategy building process.

2. Results

2.1. Lack of reliable demographic data

A handbook by Krystek-Kucewicz et al. (2020) outlining the integrated housing policy of Polish municipalities advocates for the utilisation of demographic projections to gauge housing demand. This aligns with a strategic perspective. Analogous to military strategy, the development of a housing strategy reflects a structured and forward-thinking methodology. Just as military strategy necessitates careful planning, resource allocation and tactical manoeuvres to attain specific objectives, a housing strategy necessitates a similarly systematic approach. However, to execute this, comprehensive data is imperative, particularly concerning past and future demographic developments. This necessity is underscored by the housing strategies implemented in Munich and Berlin, which notably incorporate highly detailed data regarding anticipated demographic shifts.

Upon reviewing selected Polish documents, it becomes evident that this crucial component is absent. The housing strategies of Katowice (“Strategia mieszkalnictwa miasta Katowice na lata 2022–2030”, 2022), Stalowa Wola (LPW, 2022/2023) and Tarnów (Utiła 2023) rely on demographic projections only until 2030. This limitation in the projection duration restricts the overall timeframe of the strategies, which are bound by the year 2030. A more effective strategy should encompass a longer duration, ideally spanning at least 10 years, with provisions for periodic updates at specified intervals.

Demographic forecasts extending to 2050 are available only for level of poviats. The absence of more current and precise forecasting data at the municipal level poses a notable gap. This deficiency hampers the effective formulation of Polish housing policy, particularly at the municipal level. Ideally, municipalities should have access to detailed and freely available information regarding both projected resident numbers and age demographics in forthcoming years. Contrarily, in the West, even smaller administrative units than Polish municipalities possess access to accurate and reliable demographic data, empowering them to tailor their housing policies adeptly. This lack of data stands as a significant impediment to strategic planning, as robust planning fundamentally relies on substantive data for setting realistic objectives.

Mid-sized cities, not being poviats, often struggling with concurrent demographic and economic crises, are particularly confronted with an absence of dependable demographic data, potentially exacerbating their developmental challenges.

However, the enumeration of households in a given area is equally significant in crafting housing strategy. The National Censuses of 2002 and 2021 offer insights into household numbers within municipalities. During the formulation of a housing strategy for Starachowice, an exhaustive analysis of the 2002 and 2021 Census datasets was undertaken. The results are presented in Table 1.

Table 1. Census 2002 and 2021 results for households

	Census 2002	Census 2021	Difference in %
Population in households	54 348	45 847	–15.6
Total number of households	20 602	17 207	–16.5
1-person households	4 918	4 379	–11.0
2-person households	5 653	5 055	–10.6
3-person households	4 494	3 419	–23.9
4-person households	3 768	2 398	–36.4
5-person and larger households	1 769	1 956	10.6

Source: own calculation based on CSO data derived from <https://bdl.stat.gov.pl/bdl/start>

The noticeable surge in the prevalence of 5-person and larger households has become apparent. Consequently, an inquiry was directed to the CSO asking about this intensification in the prevalence of larger households. The CSO responded, attributing the substantial increase in the count of households comprising 5 or more individuals, coupled with a decline in 3- and 4-person households between the 2002 and 2021 Censuses, to a modification in the household calculation method. In the 2002 Census, households were categorised according to an economic criterion, wherein a household constituted a group of individuals cohabiting and self-supporting, with a dwelling possibly accommodating one or more households. Conversely, the 2021 Census adopted a housing criterion, considering all individuals within a dwelling as a single household. Consequently, due to the methodological shift in data collection, the household statistics from the 2002 and 2021 Censuses lack comparability. Consequently, inferring trends or assessing the rate of change in specific household types is unfeasible. This stands as a substantive barrier impeding municipalities in gauging their current housing needs accurately.

Therefore, an urgent priority lies in swiftly instituting household projections at municipal and regional levels in Poland. The CSO should expeditiously provide robust and reliable data pertaining to population and household projections. This imperative step is crucial to enable precise evaluations of future housing demands.

2.2. Insufficient estimates of general housing needs

None of the selected housing strategies comprehensively addresses housing needs across all sectors: communal, social – administered by the Social Housing Associations, and private – built by individual and commercial investors, encompassing both single and multifamily buildings. The absence of such an inclusive estimation of housing needs across the entire housing asset located in a municipality impedes the derivation of overarching conclusions, resulting in selective outcomes that lack comprehensive depth. Emphasising predominantly the communal sector in these strategies merely replicates existing documents already in effect. Thus, there is a significant omission in addressing the private sector, particularly considering its recent potential to significantly contribute to the creation of social and affordable housing – a primary goal for every housing strategy. A noteworthy model is presented in Berlin’s housing strategy, which outlines the necessity for an additional 200,000 new dwellings by 2030, emphasising their construction with a focus on public welfare considerations.

In contrast to Western examples of housing strategies, the Polish counterparts lack precise delineation concerning the specific quantity of flats to be constructed within defined timeframes. Consequently, the described objectives remain nebu-

lous and lack precise specification. Notably, the handbook on strategic approach, endorsed by the Ministry of Funds and Regional Policy (Hoinkis, 2021), advocates for goals to adhere to the SMART criteria: Specific, Measurable, Achievable, Reasonable and Time-bound. Regrettably, this method, widely employed in strategic documents across Western contexts, remains underutilised within the strategic housing framework in Poland.

2.3. Lack of housing inventory

2.3.1. Lack of housing replacement need

In addition to the deficit in demographic data, municipalities face a lack of information regarding housing conditions. Within the selected municipalities, except for Poznań, housing production has remained stagnant over the past three decades. In the Starachowice housing strategy, which is currently under adoption procedure, an assumption was made, advocating that housing replacement should occur approximately every 100 years, equating to an annual replacement rate of 1%. This assumption might not be universally applicable, especially in cities experiencing dynamic housing development. However, it holds significance for cities experiencing considerable delays in housing production, which might be linked to a rapid depopulation.

Curiously, none of the housing strategy documents have addressed this critical issue, signifying a notable oversight. Municipalities should be aware of the state of their housing stock, encompassing properties held by Social Housing Associations and those in private ownership. Understanding the condition of the private housing sector is crucial for the effective implementation of housing strategies, providing a basis to diagnose the necessity for replacements. Notably, interviews conducted with Starachowice residents from May 2022 to November 2023 revealed that older inhabitants often reside in inadequate housing conditions, lacking central heating and suffering from poor thermal insulation, which significantly impacts their comfort, particularly during winter months. Hence, it becomes imperative for municipalities to assess housing conditions across various demographic segments and within different housing sectors.

2.3.2. Lack of solution to the need for new housing

None of the selected strategies addressed the demographic ageing trend and the anticipated turnover of dwellings currently occupied by seniors. In developing

the housing strategy for Starachowice, a survey conducted among 87 seniors revealed that 18% of this group live independently and are aged 75 years or above. This suggests that approximately one-fifth of housing units occupied by seniors could potentially be vacated by 2035. As per the 2021 Census, Starachowice is home to 16,543 seniors. Extrapolating from the survey data, this implies that around 2,977 residences might be potentially freed up back into the housing market by 2035. However, a more conservative estimate suggests that around 1,000 dwellings inhabited now by single seniors could realistically become available by 2035 in Starachowice.

It is notable that such calculations, customary in German local housing policy, are critical in determining the necessity for new housing. Despite being a psychologically and socially intricate subject, cities experiencing pronounced demographic ageing would benefit from examining this matter. Calculating the housing potentially vacated by seniors should be factored into the overall estimation of the demand for new housing.

The provisions on assisted housing have recently been clarified. The cost of the services provided to an older adult living in an assisted flat is significantly lower than the cost of their upkeep in a nursing home, most of which is usually covered by the municipality (e.g. due to lack of descendants). Currently, the cost of living for an older person in a specialised nursing home varies between 4,600 and 7,443 PLN in the poviats of the Małopolska voivodship (Małopolski Urząd Wojewódzki, 2023), and it is quite similar in other voivodships. Hence, it appears prudent for municipalities to develop assisted dwellings within the municipal sector. This is particularly relevant for intensely ageing cities. These dwellings can be dedicated to tenants from both the municipal and private sectors. This anticipation aligns with the potential future enactment of legal mechanisms, possibly pertaining to life-tenancy contracts, wherein the municipality becomes a contractual partner. In exchange for assuming ownership of a senior's dwelling, the municipality would commit to providing housing with appropriate conditions and care. Assisted housing emerges as an optimal solution in this context. It is paramount to underscore that well-designed living conditions, which minimise the risk of hazardous incidents such as falls, offer comfort, functionality and ease of maintenance. These factors unequivocally enhance the quality of life for seniors and contribute to their sustained, healthier longevity.

To address the housing needs across different sectors, a clear specification of the number of dwellings to be constructed is essential. These sectors are: communal (dwellings owned by a commune), social (Social Housing Associations), private (both created by individuals as well as commercial entities). None of the selected housing strategies includes such specific estimations.

2.4. Insufficient involvement of private and commercial sectors in creation of social and affordable housing

Commercial and individual housing has been impacted by novel mechanisms facilitating a more pronounced development of social housing initiatives (e.g. the “property for land” instrument, municipal plots for cooperatives). This facet, albeit marginally addressed, finds mention within the Tarnów strategy (Utiła 2023). The strategy suggests the potential acquisition of plots on preferential terms by a developer for a stipulated number of dwellings, augmenting the communal housing stock. However, such recommendations fall short. An initial requisite for a municipality is to conduct an inventory of its land parcels, considering those available for potential transfer towards housing development. This pivotal step is fundamental in establishing a comprehensive understanding of the municipality’s land assets available for the expansion of housing initiatives and involving private sector in co-creation of the social housing.

2.5. Lack of know-how

In addition to the aforementioned absence of demographic data and insights into the local housing inventory, municipalities might encounter a deficiency in the knowledge required to formulate comprehensive strategic housing documents. The management of housing development across the municipality, encompassing both public and private housing, demands a holistic approach integrating various domains such as social welfare, spatial planning as well as real estate administration. Notably, none of the surveyed strategies were internally developed by the municipalities themselves; instead, they were outsourced. While outsourcing such endeavours is not inherently disadvantageous, it does underscore potential inadequacies in municipal expertise within this domain.

In Germany, each municipality tailors its housing policy to suit its unique requirements, fostering diverse housing strategy models, such as the renowned Munich model. Conversely, in Anglo-Saxon regions, municipalities are equipped with a defined tool – the Housing Need and Demand Assessment, which facilitate a systematic diagnosis and projection of future housing needs.

As regards Poland, there is scope for deliberation on whether to regulate the creation of housing strategies centrally or to entrust municipalities to devise models tailored to their specific needs. While both approaches have merits and drawbacks, they equally hinge upon reliable demographic data spanning past trends and future projections, coupled with comprehensive housing monitoring which encompasses all sectors within the municipality.

3. Discussion

Amidst fervent discussions and swift advancements in social housing, witnessed across various European countries, it becomes imperative for Polish municipalities to align themselves with these progressive trends. The development of social housing within Polish cities should extend beyond the confines of public housing providers.

Polish municipalities do not possess reliable data on local demographic shifts and households development trends. As a result, existing local housing strategies exhibit a notable level of generality, lacking specific references to population projections and essential estimations of housing needs.

Currently, neither approach within these strategies precisely identifies the quantified housing demand across both general and specific sectors. Such inherent ambiguity within the strategies might impede the accomplishment of pertinent objectives, attributable to the absence of explicit, time-bound targets for pursuit.

Notably, cities experiencing pronounced developmental disparities have been the first to acknowledge the pressing necessity for effective housing strategies, primarily due to dwindling populations and ageing demographics. In contrast, cities with more favourable demographic conditions tend to abstain from formulating housing strategies, albeit they might encounter similar challenges in the future.

It is necessary to highlight the critical requirements for increasing the number of housing strategies and raising their quality:

- comprehensive demographic data,
- thorough housing inventories,
- comprehensive handbooks and proficient experts capable of formulating coherent and structured housing strategies.

Housing strategies at the local level are gaining on importance due to the anticipated significant financial investments in housing within the European Union in the forthcoming years. Housing, serving as a potential catalyst for economic development, holds particular relevance for cities facing crises. Additionally, the forthcoming financial support specifically designated for social housing presents a substantial opportunity, underscoring the acute need for well-crafted local housing strategies in Poland.

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