

Abstract

“Housing policy in Poland after its accession to the European Union”

Housing needs belong to a narrow range of needs that are universal, apply to all people, and remain valid throughout the life of each human being. Regardless of how great the scale of social differences is, the provision of a house is one of the most important issues for each household, and at the same time objectively necessary to meet the challenges of consumers. As it belongs to a narrow group of basic goods, at the same time a house is objectively one of the most expensive goods. Classifying a house as a relatively expensive good of the first need imposes on the public authorities of each and every state a particular obligation to conduct such policy which supports the citizens in solving their housing problems. The necessity for the intervention of the public authorities in this respect was never challenged. The Polish literature says little about the evaluation of the national output concerning the housing construction, there is also no critical evaluation of the solutions aiming at closing the housing gap among the households with the lowest level of income, which were implemented after 2004.

This dissertation concerns the housing policy and the regulatory issues after the accession of Poland to the structure of the EU. The analysis starts with the definition of the housing policy as one of the most important policies of the state. The next step is the review of the previous housing policy and the housing availability (scale of needs) for people. Successively, the changes in the housing policy implemented as a result of the integration of Poland with the structures of the European Union were discussed, and the effects of such changes were compared to the effects of the housing policy conducted in selected EU member states. One of the elements of those considerations is the indication of the possibility of the adaptation of such solutions and experiences regarding social building into the Polish system, taking into account its specific nature and its state of development. The next step is the list of suggestions on how to change the housing policy to make it compatible with the social needs and effective when it comes to improving the housing market conditions. The analysis also includes the critical assessment of the regulatory changes implemented in the years 2004 - 2016 and it discusses the regulations concerning the functioning of the housing construction market. Finally, the evolution of the system of the housing construction in Poland after 2004 was summarised and it was referred to the perspective of the Poland entering the euro zone.

The main hypothesis posed in the dissertation sounds as follows: The actions taken in the area of construction in Poland after its accession to the European Union were not coherent and did not compose a comprehensive and long-term housing policy. This hypothesis was positively verified by the verification of 5 detailed hypotheses corresponding to the performance of the assumed research objectives established by the author. The main research method applied in this dissertation is the synthesis of the knowledge gained as a result of the analysis of the professional literature concerning the issue of the housing construction in Poland and in the developed states, which takes into account the changes in the management of the said resources.

Key words: housing policy, legal regulation in the housing sector, housing mortgages, housing needs, integration with the EU, housing construction.