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**Spatial aspects of housing policy transformation
in Poland after 1989 – example from Lodz**

Abstract

After the demise of socialism, the considerable transformation of the Polish housing sector occurred in the early 1990s. The new laws and institutions were introduced and those new arrangements strongly influenced the development of housing. Currently, the State does not participate directly in the housing development process – it is one of local government responsibilities. Hence, the main purpose of the article is to analyze the priorities and actions of local authorities in the field of housing policy, particularly those aspects that have a specific spatial implications (mainly affect spatial development of the inner city). Analysis is focused on Lodz that really stands out among all municipalities in Poland for the largest participation of public housing, that in the inner city is mostly represented by the old tenement buildings, unfortunately in a very poor condition.

Keywords: housing policy, municipal housing stock, modernization, privatization, Lodz.
JEL Classification: R21, R31, R58.

Introduction

Housing development took very different forms in different countries because their political cultures, institutional and subsidy structures, housing stocks and the history of housing policies are substantially varied. Policies were pursued within highly differentiated social and economic contexts and with very different consequences (Forrest, Williams 2001). In most societies, housing is available both according to need (in areas where housing provision is an element of social policy) and according to ability to pay (where housing policy is more

directly geared to market principles) (Johnston et al. 2000) From an European perspective, it would appear that housing policy over much of the past century has been concerned with the legacy of the rapid urban growth of the 19th and 20th century. In the interwar Europe, any commitments to substantial direct state intervention in housing were generally limited and short-lived (Forrest, Williams 2001). Liberal economics dominated, housing programmes aimed at poor households were small-scale and alternative models of provision were of the self-help and cooperative variety (Harloe 1995). After the Second World War, however, governments were confronted with massive housing shortages (almost a fifth of the housing stock in Europe had been destroyed), required state intervention in housing provision in a variety of areas, particularly in the supply of low cost public rental housing (Forrest, Williams 2001).

After the end of the Second World War also the CEE countries initially had to concentrate on repairing far-reaching wartime damage of the housing stock, which was extremely severe in Poland (Donner 2006). In the period of centrally planned economy (1945-1989), the development of housing in Poland was triggered by intensive industrialization and rapid urbanization. Heavy industry received the highest priority in Polish long-term economic planning, while housing policy initially played a very minor role (Donner 2006) – that is why housing shortage became a salient feature of big cities. Dwellings were in constant demand there also due to high net natural growth and a rapid inflow of new inhabitants, particularly from the rural areas (they were looking for jobs in the newly built factories). Finally, provision of new flats was not spread evenly across the country – flats were usually constructed by state-owned enterprises for their workers and new constructions were mostly confined to rapidly developing areas. As in the other CEE states a way to decrease the housing shortage was a mass production of standardized housing units built of prefabricated concrete panels.

The far-reaching transformation of the housing sector occurred in the Eastern Europe in the early 1990s – the transfer of the ownership of properties to individuals or non-state sector organizations has been seen as pivotal to more fundamental processes of social and economic change (Turner, Hegedus, Tosics 1992). One of the basic problems confronting the transitional economies of Eastern Europe in this context has been the lack of developed mechanisms to enable a housing market to take root (Forrest, Williams 2001). After the demise of socialism in Poland, the previous regulations of housing investment process were changed. The new laws and institutions (e.g. the 1990 Local Government Act reinstating local government in Poland) were introduced and those new arrangements strongly influenced the development of housing. The housing reform in the 1990s involved withdrawal of the State from the financing of housing

construction, communalization of flats belonging to the State and state-owned companies, abolition of the monopoly of cooperatives in housing construction, creation of Public Housing Associations, introduction of housing allowances for low income households, and creation of new forms of financing housing construction (Uchman, Adamski 2003, Milewska, Ogradowczyk 2006). Currently, the State does not participate directly in the housing development process – it is one of local government responsibilities. That means that municipal-led housing development depends on the type of commune, its population size and own revenues (e.g. the share of State budget tax revenues or local taxes and fees).

At the beginning of the 21st century, Lodz, one of the largest Polish cities, is characterized by insufficient housing development (while suffering the housing shortage) and poor housing conditions (Milewska, Ogradowczyk 2010, pp. 51-72). This is undoubtedly the result of the intense housing development in the periods of increasing industrialization and migration influx, which first occurred in this city in the early 19th century, and then, like in other Polish cities, during the reign of socialism. Lodz really stands out among all municipalities in Poland for the largest participation of public housing, that in the inner city is mostly represented by the old tenement buildings, unfortunately in a very poor condition (moreover, they are often occupied by older tenants with low incomes – it affects the municipal revenues, that are also quite limited). Undoubtedly it have a negative impact on the city's image in the sight of its residents, as well as tourists or potential investors. In such a situation housing policy should urgently design effective technical, organizational and financial instruments to improve the physical condition of this segment of the housing stock (Donner 2006). Hence, the main purpose of the article is to analyze the priorities and actions of local authorities in the field of housing policy, particularly those aspects that have a specific spatial implications (mainly affect spatial development of the inner city). It stems out of conviction that extent of these implications depends primarily on size and character of the public housing stock and its occupants and on its location (Bourne 1981) as well as that housing policy may be used as an instrument of urban change and as the motor of neighborhood revitalization (Johnston et al., 2000). Analysis, carried out mainly at the level of residential administrative units – RAU (Fig. 1), is mainly focused on privatization and modernization of the municipal housing stock. Taking into consideration the renovation works is easy to justify, because they directly lead to the improvement of physiognomy and condition of communal buildings, located also in the city center. Privatization process may bring such results, too – tenure change from rental to owner occupied housing is usually linked to the greater interest of proper maintenance of one's dwelling (Donner 2006).

At the beginning of political and economic transformation in Poland, housing reform was launched in 1992 by the government of Hanna Suchocka, which entered the program, assuming the solution to the problems of the sector – apart from housing finance reform and regulation of the ownership situation it also concerned rents and housing benefits reforms, the presence of housing development in municipal policies and creating a social housing program (Nowy Ład... 1992). The document contained a confirmation of the priority for ownership, as well as the basic principles of changes in the housing crediting and striving for full respect for the market rules in the maintenance of the housing stock (Ogrodowczyk 2011). The adopted program was, however, unsuitable for the real economic capabilities of the population and the state. As a result, there has been a breakdown in the growth of housing construction (Zawadzki 2001). Demand for housing began to affect the situation in the construction industry – on the one hand it was a reflection of the needs and preferences of society in this respect (improving standard of the new housing units), on the other hand it reflect its financial capacity (housing prices in the 1990s. were often so high that the average household cannot afford a new flat) (Marszał 1999a).

Assumptions of the state's housing policy were formed by a resolution adopted by the Parliament in 1995 (Rezolucja 1995). They have been elaborated during the specific period of laws on residential development implementation, which were heavily decisive on a number of important housing solutions. All these laws concerned the management of the existing housing stock – a partial ordering of ownership issues, liquidation of an administrative mode of tenancy, rents reform and the introduction of the housing benefits system. In the same year, Parliament adopted a resolution on the state's housing policy during the socio-economic transformation, which recognizes the difficult situation in the Polish housing sector, primarily related to the housing shortage (less than 300 flats per 1000 inhabitants), poor technical condition and standard of a substantial part of the housing stock (especially the oldest buildings) and the small scale of its modernization. The document stated that there is a need for rapid and consistent changes in the approach to the housing problem, as well as for housing policy formation in accordance with the concept of the social market economy, clearly defining the responsibilities of the state and local governments for the creation of appropriate housing conditions.

In 1998 the Office of Housing and Urban Development (created in 1997) presented a document *Spatial management, real estate and housing construction – a medium-term sectoral strategy*, which was to create conditions for efficient investment in real estate, to enable the rational State support for the housing sector and to achieve sustainable spatial development. Over time, however, the

Government withdrew from the program, although the measures indicated in this document has been endorsed by the State's Housing Policy Assumptions for 1999-2003, adopted in 1999, extended additionally by a number of financial instruments promoting the housing development (including programs that support housing via public funding – housing allowances, social housing, repairs of residential buildings, assistance to municipalities in the preparation of land for construction, etc.) (Ogrodowczyk 2011).

In 2002, the Government announced the country's economic development strategy Entrepreneurship – Development – Employment. One of the key elements of this strategy were to be housing issues. However, the plans included in this program have not been realized. Moreover, during two years the Government has canceled as follows: construction and renovation reliefs, a distinct ministry, the Office of Housing and Urban Development, specialized parliamentary committee, as well as a reduced VAT on building plots (Ogrodowczyk 2011). In 2004, the Long-term Development Strategy of the Housing Sector for the period 2005-2025 has been adopted, which involved, among others, a creation of favorable legal and financial conditions for development of new residential construction, improvement of housing conditions by providing technical equipment and renovation works in dilapidated buildings, as well as meeting the housing needs of elderly and disabled people.

Government housing program of 2005 included the statement that every Polish family should have a separate apartment, which entails the construction of 3 million housing units within eight years (two terms of government). From the beginning it was the unrealistic assumption, taking into account the level of housing development (about 90 thousand of flats annually). The program envisaged a different dimensions of financial support from the state, which was to be dependent on the material situation of the family. Therefore, three categories of housing have been distinguished: 1) for families with higher incomes – without financial support from the state, 2) for families with medium and low incomes, which cannot afford to buy an apartment in a free market – flats financed with bank loans vouched by the State through the National Housing Fund, 3) for families with the lowest incomes – financed by the municipalities within their own tasks (social housing).

In most European countries a few percent of the budgetary outlay are allocated to the housing sector, however, in Poland it is many times lower – at around 0,1%. The state budget, in principle, is not directly involved in the financing of housing, as it is the responsibility of the municipal government. The tasks of local authorities in terms of meeting the housing needs of the population are determined in the Constitution. They should pursue a policy that will be con-

ducive to meeting the aforementioned needs, particularly to counteract homelessness, support the development of social housing and encourage inhabitants in their initiatives to obtain their own homes (Milewska, Ogrodowczyk 2006). Municipal authorities have some instruments for conducting of the housing policy (Lis 2011). Until 2001, they could receive preferential loans from the National Housing Fund for the construction of infrastructure related to the development of the municipal housing. They have also an impact on the activity of Public Housing Associations operating within their areas. They also conduct their own policy of privatization of municipal housing stock. Activity of local governments in the field of housing contains both, the management of the existing housing stock (including repairs and modernizations) (Sikora 2010) and the new investments.

2. Municipal housing stock in Lodz and local housing policy

In the socialist period the non-economic factors of production – political, ideological, symbolic, social, military, technical – had enormous, if not overriding importance. Their purpose was to demonstrate the superiority of communism over capitalism (Kostinskiy 2001). This favored the totality and ‘gigantism’ in the organization of space and physical planning, that was based on rigid, normative understandings, fixed for each type of settlement (French 1995). The transformation of socio-economic life which began in post-socialist countries at the end of the 1980s manifested itself first of all in the cities. Indeed, the cities were the initiators of many of the changes that were to follow. The bigger the city the higher its administrative, financial, economic and cultural status, the more radical the changes have been (Kostinskiy 2001). Of course, in the different countries of the former socialist block the depth of urban transformation is far from being identical.

Contemporary housing structure in Lodz is primarily the result of many complex economic and social processes, which, operating for several centuries (especially in the 19th and 20th centuries), significantly transformed its constituent parts. By the end of the 18th century, Lodz, like most urban areas in Central Poland, was a typical small town whose built environment resembled that of a village (Milewska, Ogrodowczyk 2013). The simple fact is that in the early 1840s Lodz became the most important center of the textile production in Poland, and its population had tripled, compared to 1830. Spatial development of housing in this area was initially limited to the streets closest to the oldest parts of the town, however, the massive influx of new inhabitants resulted in the shortage of undeveloped building plots and industrial areas in the late 1850s and

early 1860s (French, Hamilton 1979). The problem of housing shortage in interwar Lodz, just as in other Polish cities, was resolved by building housing estates with multi-family blocks of flats. After 1945, when the socialist system was introduced in Poland, the concept of development of multi-family housing was adopted as an obligatory doctrine in the area of housing (Milewska, Ogrodowczyk 2013).

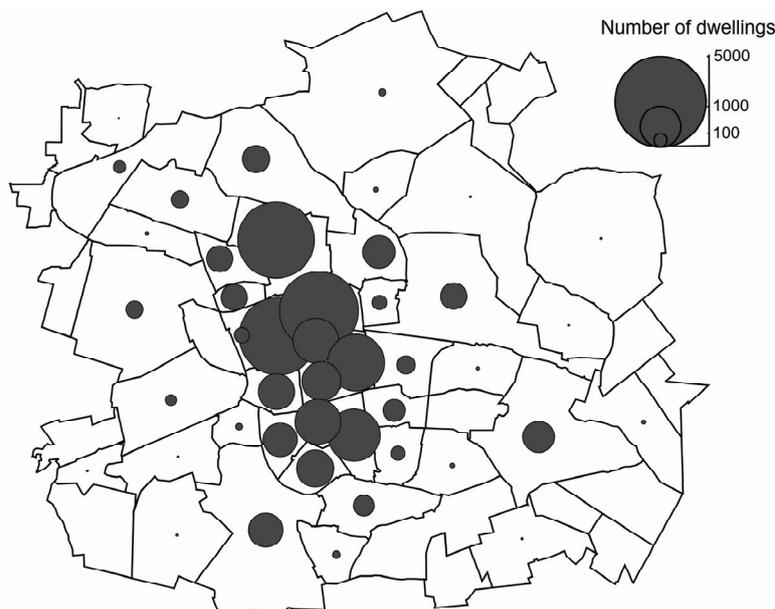
Present-day Lodz is not a uniform urban body, but a collection of many settlements of different origins, historical development, morphological features and functions. This undoubtedly has an impact on the spatial structure and density of different types of residential buildings erected in successive years within the city limits by various investors. However, general features of the spatial structure of housing are basically similar in Lodz and in other large cities of Poland, or other CEE states. Within the present limits of Lodz the following areas can be distinguished: 1) densely built up central zone with a large proportion of devastated or neglected buildings, 2) outer zone with less intensive development and chaotic urban structure, with the presence of industry, warehouses and undeveloped land (agricultural and fallow land, public greenery), 3) sectors of housing estates with multi-family blocks of flats, 4) outer, suburban zone, with housing estates of detached and semi-detached houses, or with scattered single-family housing, agricultural land and municipal forest (Milewska, Ogrodowczyk 2013). A particularly high proportion of old buildings (constructed before 1918) is a typical feature of residential units located in central parts of the city, within the railway track (Fabryczna, ŚDM, Górna Rynek, Centrum, Nowe Miasto, Politechniczna, Zielona, Towarowa).

After the Second World War, property left behind by former owners that had fled or been expelled was taken over by the state (Donner 2006). This fact was crucial for Lodz, that with the rise of the textile industry became a place of living for Poles, Germans, Russians and Jews, which led to a large variety of property ownership. Inefficient housing policy conducted in that period resulted in inadequate development of municipal housing in Lodz and led to significant degradation of the existing housing stock. Municipal construction was mainly carried out to provide substitute accommodation to persons evicted from buildings intended for demolition and satisfied the housing needs of the society only to a small extent. Municipal housing was located, on a limited scale, in the housing estates of multi-family blocks of flats (Dąbrowa, Koziny Wschód, Kurak B, Podgórna, Wilcza-Gołębia, Wielkopolska B, Doły Południe, Chojny Zatorze, Inflancka Południe and Czerwona-Świerczewskiego). Apart from new construction, modernization of some communal tenement houses located in the city center was carried out (Marszał 1999b, pp. 73-74, Milewska, Ogrodowczyk 2013).

In 1990, along with the reform of the country's economic system, the municipality of Lodz took over from the Treasury over 133.3 thousand flats and

today it is known to be the largest owner of tenement housing among urban centers in Poland – the municipal housing stock makes up 38.0% of flats located in Lodz. At present, municipal housing plays an important role in the shaping of housing economy, living conditions and the spatial system of Lodz. Within the administrative area of Lodz there are about 6.6 thous. residential buildings representing various forms of communal property, of which 3.4 thousand buildings belong solely to the municipality (including condominiums and the State property). Data from the 2002 National Census show that municipal buildings, mostly in poor technical condition, are located mainly in the city center (Fig. 2), impacting heavily on its negative image, often generalized for the entire city. Large numbers of municipal dwellings are the distinguishing feature of the following administrative residential units: Stare Miasto-Bałuty, Nowe Miasto, Zielona, Fabryczna, and Dąbrowa Zachód. A high proportion of dwellings managed by the commune (over 20%) is also found in a few peripherally located units (Kochanówka, Nowe Sady and Teofilów Przemysłowy). New, affordable municipal housing, erected primarily by the Widzew Public Housing Association, appeared also in some residential units in central or peripheral locations (Centrum, Olechów) (Milewska, Ogródowczyk 2013).

Figure 2. Location of municipal housing in Lodz



Source: Based on 2002 National Census data after (Milewska, Ogródowczyk 2013).

In the 1990s, spatial concentrations of new communal housing in Lodz was observable. With the exception of individual buildings erected in the city center, new municipal construction appeared mainly in two parts of Lodz: in the neighborhood of Liściasta St. and in Olechów housing estate (residential areas of Olechów and Janów Zachód) (Milewska, Ogrodowczyk 2013).

The concentration of construction activities in Olechów is the result of good technical infrastructure in this area and good transport connection to the city center (moreover, an access road to the highway will pass nearby in the next few years). In addition, this area was also characterized by favorable ownership structure of land – 90% of plots belonged to the State Treasury, so their communalization did not involve major problems (Marszał 1999b, p. 77). In the neighborhood of Liściasta St., which is also well equipped with technical infrastructure, new municipal blocks of flats were built next to a co-operative housing estate. One more advantage of both these locations is their proximity to green areas.

New municipal housing estates in Lodz differ considerably from this kind of investments carried out in former periods, which is visible both in their infrastructural facilities (parking lots, playgrounds for children, facilities for disabled persons) and the layout of apartments. Before 1994 small and medium flats (with average usable floor space of 53-62 sq. m) dominated (so called M-2, M-3 and M-4), while in the second half of 1990s M-4 became a predominant type of flat (approximately 50% of the total number of dwellings). Large flats, too, were constructed (M-5 and M-6) at that time. Construction technology was also changed – the large panel technology (Dąbrowa 82 and W-70 Systems) was replaced by mixed technology, where the supporting structure is made of prefabricated elements, and the walls are made of bricks (e.g. in residential area of Janów) (Marszał 1999a, p. 79). These data indicate substantial qualitative change in the municipal housing construction taking place in Lodz in recent years.

The public rental housing program in Lodz is performed by Widzewskie Public Housing Association Ltd., established in 1998 by a resolution of the City Council (overall shareholder is the municipality of Lodz). The main area of investments' realization is Janów housing estate (neighborhood of Jagienki St.), situated within the boundaries of the administrative residential unit of Olechów. Projects of smaller scale are being located also within Centrum RAU as a part of the local revitalization program for selected post-industrial urban areas, adopted by the City Council for 2004-2013 (Milewska, Ogrodowczyk 2006).

Unfortunately, for many years there was a lack of an efficient housing policy in Lodz. It was often carried out on the basis of old documents, updated only in terms of the rental policy (2002-2006 and 2007-2011) and the sale of public housing. This has resulted in accumulation of the following problems:

1. Excessive municipal housing stock and its misusing.
2. Lack of social and temporary housing.
3. Poor technical condition of municipal housing stock and its progressive de-capitalization.
4. Low rents in the municipal stock, limiting possibility of conducting repairs.
5. Rent arrears and the lack of effective system of debt recovery.
6. Inefficient model of privatization of the housing stock.
7. Lack of land-use plans for a large part of the city, including areas with high proportion of municipal housing stock, which prevents effective management.

The socio-economic changes of Lodz resulted in an introduction of a new municipal housing policy, which is a response to the poor standard of communal buildings located within the city center). Four operational objectives have been determined in Housing Policy of Lodz 2020+ (2012):

1. City of renovated tenement houses – halting the degradation and also improvement of the quality of the housing stock, particularly within the city centre.
2. City with a growing share of private housing – the progressive reduction of municipal housing stock, through the sale of dwellings to their occupants, as well as creating conditions for the implementation of new private housing investments, especially in the city centre.
3. Tenant-friendly city – efficient management of municipal housing stock and creating conditions for public housing tenancy, especially in the central districts, by people of average income.
4. City without evictions – meeting the housing needs of the poorest inhabitants of Lodz through a system of comprehensive municipal support, including the social and temporary housing growing up outside the city centre.

Within each of the highlighted objectives are to be implemented specific programs, that generally include the following: improving management of municipal housing stock; creating a bank of information on municipal and social housing; the reform of rental rates; the support for the poorest tenants; determining the rules of privatization of municipal housing stock, the creation and start-up of incentives system (including financial ones) for private investors restoring old buildings and constructing new public rental apartments in the city center, as well as investing in off-center social housing.

3. Chosen spatial aspects of housing policy implementation in contemporary Lodz

Among the problems identified in the housing policy of Lodz, the central location of significant municipal housing of very poor technical condition seems

to have particular spatial dimension. This situation affects not only the city's image in the eyes of its inhabitants, but also of potential investors that could appear in Lodz. Within this context, the analysis of the activities of local authorities aimed at reducing the municipal housing stock in the city center (consisting primarily on the sale of apartments, houses and building plots for residential purposes), as well as at improving its condition, by carrying out major overhauls or renovations of buildings belonging to the commune. Exploring the current trends in this area can also be informed about the possibilities of the new housing policy implementation.

3.1 Privatization of the municipal housing stock

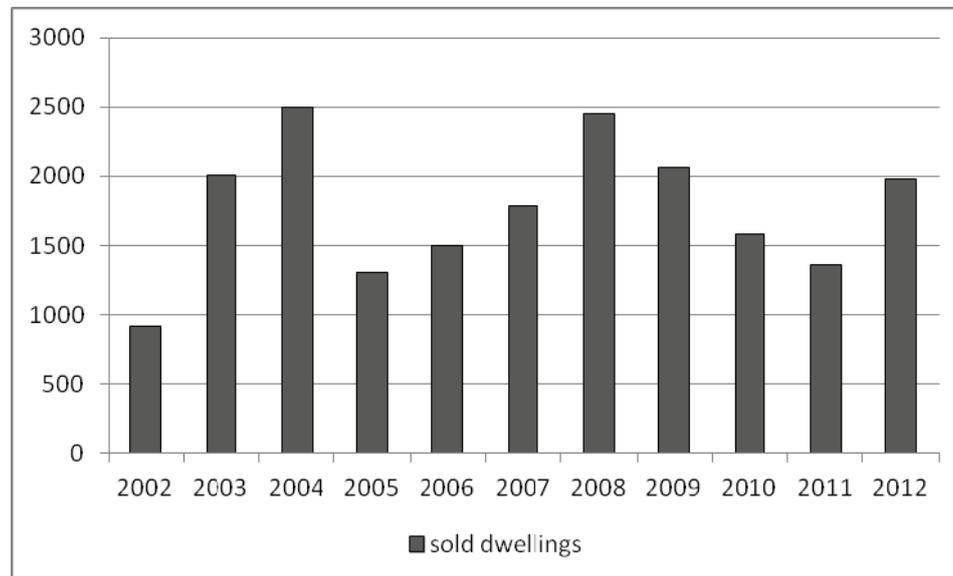
In the field of housing policy privatization means transferring property rights to public sector rental housing over to private persons, generally to sitting tenants. The aim of privatization measures usually consists in reduction of frequently large municipal housing stocks. It is the result of a widespread conviction that within a framework of a market economy a large public housing sector represents an anomaly because it is not a subject to regular market rules. Under Polish conditions privatization allows local authorities to dispose of responsibility for the maintenance and management of housing stock, which is often in poor technical condition. It affects the image of the whole city (especially, if the dilapidated tenements are parts of the central areas) and generates a significant burden on local budgets. The problem is also frequently exacerbated by the consistently low rents, which are insufficient to cover actual operating costs (Donner 2006).

In Lodz, the first privatization efforts, namely the sales of housing units to the sitting tenants on favorable financial terms (80% discount and possible 4% in addition, in the case of payment by cash), started in 1991 with the program 'Own Apartment' (considerable discounts were offered to sitting tenants in all CEE countries, mainly to expand the owner-occupation sector) (Donner 2006). During the first six years of this program, about 1/6 of the 120 thous. municipal dwellings was sold (Marszał 1999b), whereas in the period of 2002-2012 municipality privatized a total of nearly 19.5 thous. of housing units (Fig. 3).

In the period 2005-2011, the sales of dwellings located in multi-family communal buildings were particularly efficient (the budget execution often exceeded the expected income). However, despite undergoing privatization, the share of dwellings owned by the municipality is still high (in 1997 it was nearly 28%, in 2002 – 24% and in 2009 – 18.76%), but there is a distinct downward trend in

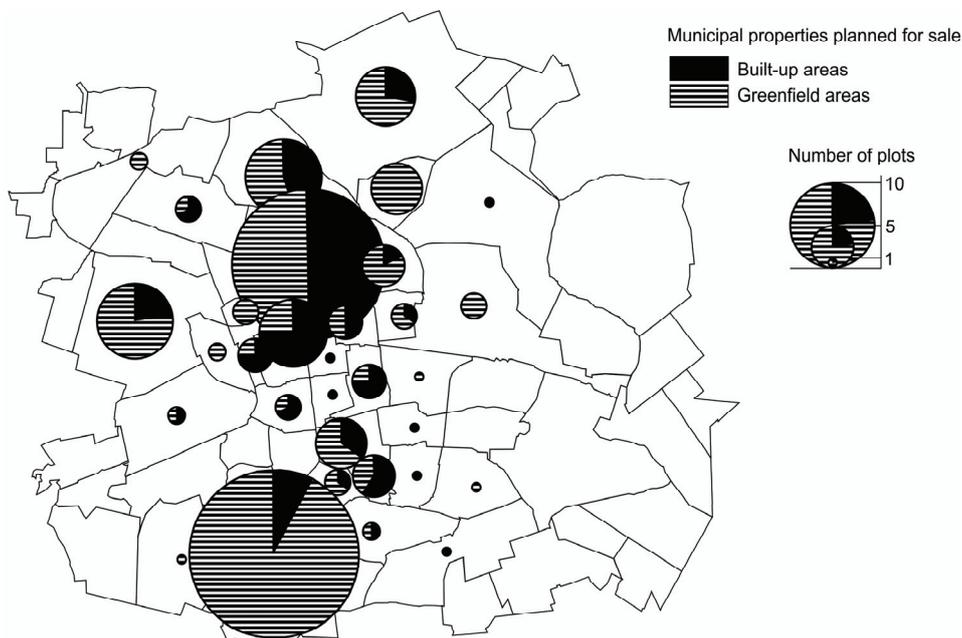
terms of their amount – in the long term it can lead to the achievement of the fundamental objective of housing policy in Lodz.

Figure 3. The sales of municipal dwellings (2002-2012)



Source: Based on data from the City Council of Lodz.

In terms of the impact on the urban space, however, the sales of the whole buildings and plots of land are more important than the sales of individual flats. Since 2009, also the improvement in this field has been observable. At the beginning of 2013, the municipality has planned to sell 140 plots, which are its sole property and are associated with the implementation of the residential function (Fig. 4). The total area of these sites is 442.2 thous. sq. m, including 49 built-up parcels, accounting for approximately 26.7% of these areas (the average size of the plot of this type is 2,408.5 sq. m). They are primarily covered by residential buildings of poor or very poor technical condition (65% of them are characterized by a considerable degree of depreciation). None of these properties is distinguished by the presence local development plan. According to the Study of conditions and directions of spatial development of Lodz (2010), most of them have been classified as areas with a predominance of multi-family housing.

Figure 4. Properties planned for sale (2013)

Source: Based on data from the City Council of Lodz.

In the case of undeveloped properties that the municipality intends to sell in the nearest future, the single-family housing function dominates (60% of parcels). A small proportion (13.2%) of those sites has a valid local land-use plans (especially the plots located in the neighborhood of Długa St. – Ruda RAU).

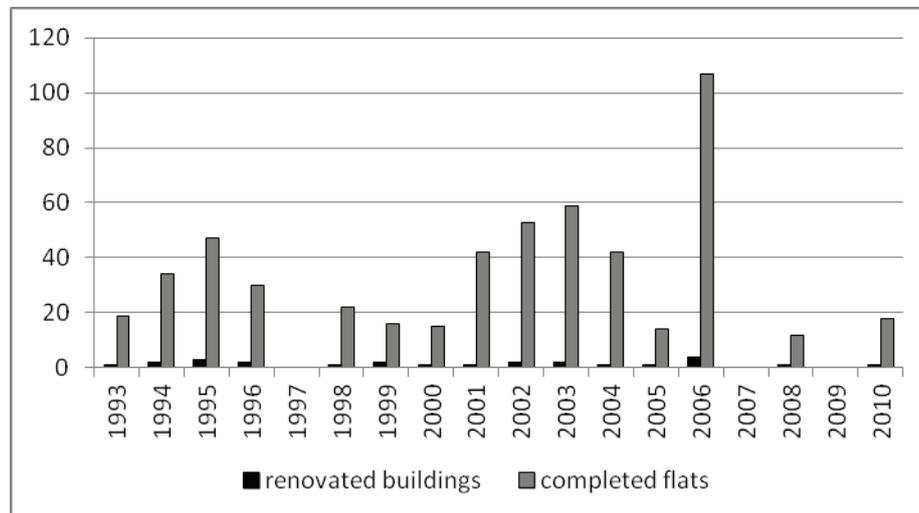
3.2. Repairs and modernization of the municipal housing stock

As Donner (2006) rightly pointed out, on completion of a residential building its technical lifetime starts and, as a rule, its occupation begins, too. During their lifetime, buildings need to be maintained and periodically renovated to preserve their utility and maintain their value. Far-reaching maintenance deficits were widely registered in numerous urban areas of CEE countries. Absence of adequate permanent maintenance initially impaired the outside appearance of buildings, which is particularly evident in the inner cities.

Despite the significant needs to improve the technical condition of municipal housing stock in Lodz, in the last dozen years the local authorities' activities in this area can be considered as insufficient. In the period 1993-2010 overhauls terminated with completion of residential buildings were performed only in 25

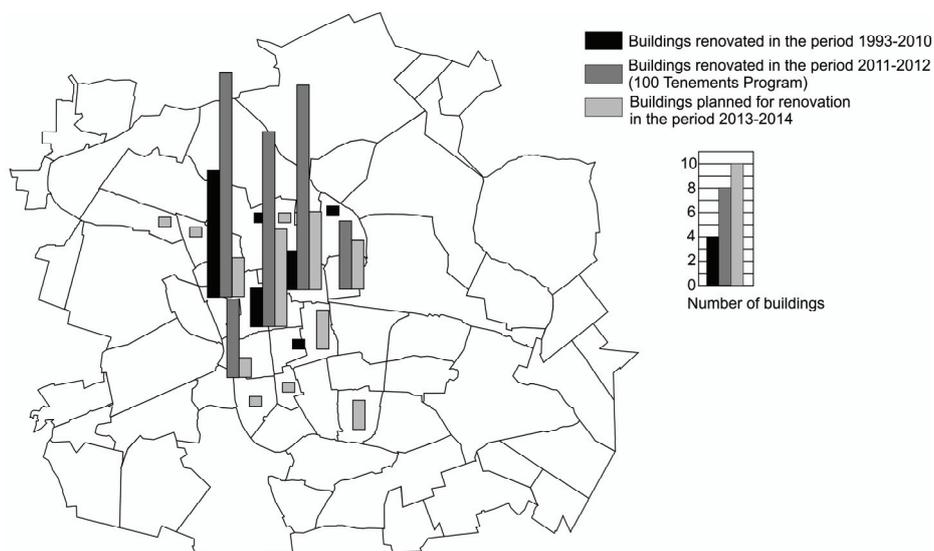
properties (1.4 on average per year) including 530 apartments. Most of the renovation works has been done in 2006, when 4 buildings were completed (Fig. 5).

Figure 5. Renovation works within the municipal housing stock in Lodz (1993-2010)



Source: Based on data from the City Council of Lodz.

Renovated buildings are concentrated in the urban areas of intensive development (Fig. 6) – they are located in a few residential units, generally distinguished by a significant proportion of the old buildings (built before 1918), held by the municipality. For the next years it is scheduled to carry out renovation works in other buildings within the 100 Tenement Houses Program. As part of this program in 2011, renovations were made in 12 buildings (of 16 planned), and in 2012 – in the other 36 ones. In 2013 the municipality has planned 29 new investments within the inner city. Considering the number of already carried out and planned renovations under the program, it can be concluded that, compared to previous years this is an important step forward in terms of improvement of the technical condition of municipal housing stock in Lodz. After its termination it would be advisable to carry out similar or even more comprehensive projects in this area.

Figure 6. Carried out and planned renovations of municipal housing stock (1993-2014)

Source: Based on data from the City Council of Lodz.

Conclusions

It can be concluded, that the Polish housing for a variety of reasons was not a priority of successive governments. New instruments were born in an atmosphere of political strife, during the conflicts within the government or parliament. After 1990, in Poland primarily the targets and directions of housing policy were identified to improve its effectiveness. A number of legal acts were put into effect to make land use planning more efficient, to speed up the housing construction process, and to meet the housing needs of families that are not able to satisfy them by themselves. However, a successive government programs and legislation can be rather viewed as generally ineffective – after 20 years of transformation in Poland, there is still a significant housing shortage and the importance of public housing programs is rather negligible.

Lodz is characterized by a high degree of unmet housing needs, as a result of years of neglected maintenance in municipal housing stock and insufficient supply of housing in social groups with low and middle income. The most neglected municipal housing are located in the central area of the city, which affects its negative image. At present, municipal housing plays an important role in the shaping of housing economy, living conditions and the spatial system of Lodz. Although its role in the city's economy clearly decreased in recent years as a result of progressing privatization, municipal housing is still a significant

part of the housing stock of Lodz and generates serious problems due to the low standard and poor condition of the buildings (effect of long-term inappropriate housing policy), and inadequate spatial development of their neighborhood. There is a need of further privatization, that could be the initiation of improvement of the image of the city center. This goal can be also achieved by the renovation works conducted by the municipality. From the perspective of the last 2 years it could be noted, that the improvement of the technical condition of the communal housing stock is increasing, within the favorable institutional conditions.

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