# **POLAND** 2016 Index<sup>1</sup>: 19<sup>th</sup>

## HOUSING COSTS

#### Housing cost overburden rate<sup>2</sup>:

The share of the population overburdened by housing costs is fairly average compared to the rest of Europe. **32%** of poor households are in housing cost overburden.

Not many people in rent and mortgage arrears.



## UNFIT HOUSING

Poland is the European country with the **2nd highest rate of overcrowding** among the population: **44.2%**.

High rate of severe housing deprivation (9.1%), which affects **3 times** more poor households (19.9%) than non-poor households (6.9%).

Significant improvements for all sections of the population, with regard to:

The rate of households facing severe deprivation (-6.1 percentage points),
The rate of households unable to maintain adequate household temperatures (-7.3 percentage points),
The number of people living in damp housing (-8.4 percentage points) between 2009 and 2014.

# CONTEXT

A country of homeowners (83.5% of the population are homeowners, with or without a mortgage, and 72.7% are homeowners without an outstanding mortgage).

### Housing Exclusion indicators in 2014 (%) Total Poor people (below 60% population of median equalised income) POLAND Severe Housing Deprivation 40 Arrears on mortgage Housing Cost or rent payments Overburden Inability to keep home adequately warm Overcrowding EUROPEAN Severe Housing UNION Deprivation Arrears on mortgage Housing Cost Overburden or rent payments

Inability to keep home

adequately warm

A National Housing Programme was adopted by the government in November 2016, with the objective of providing affordable rental housing. The legislative work is ongoing<sup>3</sup>.

<sup>2</sup> People spending more than 40% of their disposable income on housing.

<sup>3</sup> The voluntary sector remains vigilant of how this programme will be applied as it presents both opportunities and dangers. They have noted legislative changes regarding evictions which could serve to facilitate evictions of the most vulnerable groups. See FEANTSA country profile for Poland 2016.



Overcrowding

<sup>&</sup>lt;sup>1</sup> See FEANTSA and the Foundation Abbé Pierre,

<sup>&#</sup>x27;European Index of Housing Exclusion': ttp://www.feantsa.org/en/report/2016/09/17/an-overview-of-housing-exclusion-in-europe.