



Research on Long-term Housing of Ukrainian Refugees in Europe  
commissioned by Habitat for Humanity International

# Housing of Ukrainian Refugees in Europe Options for Long-Term Solutions

## Country case study

## Poland

commissioned by Habitat for Humanity International

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January, 2023



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## Introduction

After a short post-COVID recovery year, on February 24, 2022, Russia invaded Ukraine, devastating cities, destroying critical infrastructure and forcing millions of people to leave their homes. According to data provided by host governments to UNHCR, between February 24 and December 6, 2022, more than 7.8 million individuals who had fled Ukraine were registered across Europe. Due to the imposition of martial law, men between 18 and 60 are not allowed to leave Ukraine. Thus, 90% of those in need of international protection are women and children. By the beginning of December, more than 4.8 million people had registered for Temporary Protection or other legal status provided by the host countries' protection regimes in Europe. The war is still ongoing at the beginning of January 2023, and refugees' prospects of returning and starting reconstruction are increasingly delayed, and the aspirations of refugees are becoming more precarious.

This country case study is one output of a more extensive research effort commissioned by Habitat for Humanity International that was designed to examine immediate and longer-term accommodation/housing policy responses in five countries and, based on the findings, to define longer-term housing solutions that may lead to the better integration of refugees. The five countries include four neighbouring Ukraine (Hungary, Poland, Romania and Slovakia) and Germany, which was used as a benchmark for the other four countries in terms of general housing policy and refugee-related policy responses. Nevertheless, the German system was also analysed through a critical lens by comparing it to a well-functioning (ideal-type) affordable and human-rights-based housing system. The five country case studies are based on secondary data analysis, numerous interviews, document analyses, and fact collection. Their principal findings, on the one hand, are summarized in Country Fiches (one for each); on the other hand, a Comparative Report has been produced to help draw conclusions about the responses to the diverse housing needs of people fleeing the conflict of civil society, the private sector, local authorities, and humanitarian actors in the five EU countries. The Comparative Report also provides more general recommendations for Habitat for Humanity International advocacy activities regarding national and EU-level policy interventions.

The Polish case study is structured as follows. Chapter 1 analyses the main features of the Polish housing system and housing policy, comparing these with the situation in the other four countries. Chapter 2 summarises the results of the interviews and the fact-collection process. In doing so, it first shows the main regulatory background to the country's refugee policy and, secondly, the size and profile of refugee groups arriving from Ukraine. Then, it enumerates the forms of accommodation and housing provided for refugees, followed by a shorter description of other services. Chapter 3 concludes by specifying the main gaps (by comparing existing models for refugee housing solutions to an ideal approach). Finally, in Chapter 4, recommendations are made for developing more inclusive and longer-term housing solutions that take into account the specificities of the country's housing system and housing policy.

# 1 General description of the country's affordable and social housing solutions

## 1.1 Common features of housing systems in the examined new Member States

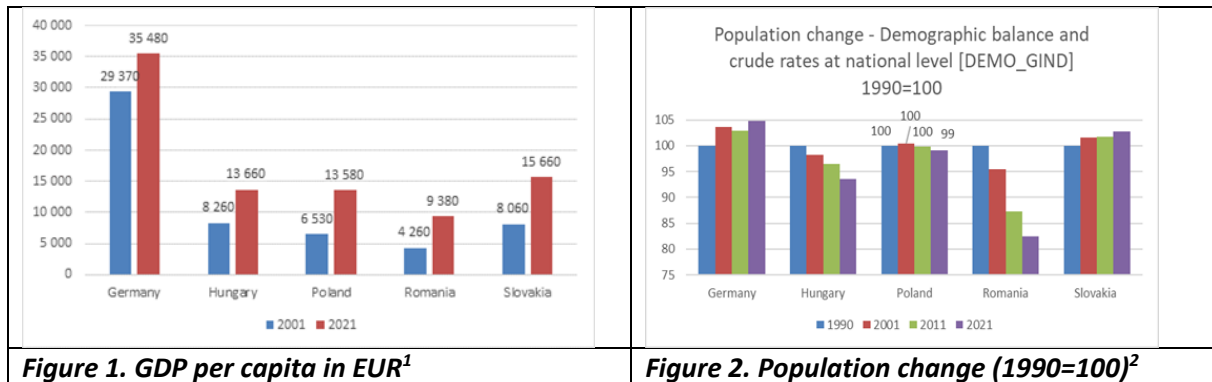
Hungary, Poland, Romania, and Slovakia, countries with post-socialist housing regimes, have gone through very similar processes, which can be summarized in the following way:

1. After the regime change, public rental housing was taken over by municipalities. The privatisation of housing at a fraction of the market price radically reduced the stock of social rental housing. In addition, rents typically do not cover costs, so municipalities must cover the shortfall from their own revenue. As a result, they are left with smaller, poorer-quality housing, which, coupled with a lack of funds for renovation, has led to a decline in the sector.
2. A significant proportion of low-income (urban) families have been pushed out of the social rented sector and can find solutions only in the private rented sector or settlements further from urban centres. Much of the private rental market is informal. Liberal legal regulation has created significant risks for owners and tenants in the system. The supply side is dominated by casual landlords, as property is increasingly becoming a desirable form of investment among upper-income families.
3. As a consequence of utility and energy price liberalization, housing costs have risen rapidly in all countries. To reduce the burden, housing subsidies have been introduced. However, subsidies have not successfully compensated for the increase in burdens due to issues with income measurement and scarce budgetary resources.
4. Condominiums and multi-story buildings (including prefabricated housing estates from the socialist era) in all countries are faced with serious problems, partly because of the quality of the housing stock (energy efficiency) and partly because of the weak financial capacity of the new owners of privatised housing.
5. The main eras of housing policy in the former socialist countries are very similar. The first was dominated by housing privatisation in the 1990s, the dismantling of socialist-era institutions (including the settlement of 'old loans' and the completion of stalled construction projects), and the building of new state and market institutions. The second main period started around the 2000s, with increasing housing construction and the expansion of mortgage lending, for which countries provided varying degrees of public support. The main priority of housing policy was to subsidize the owner-occupied sector (VAT tax credit, credit subsidies, personal income tax credit), but there were also attempts to support public housing programmes (social housing, youth rental housing, etc.). Schemes have often been short-term, based on political incentives, and shut down due to budgetary constraints. After the 2008 GFC, there was a downturn, followed by an upturn after 3-7 years, again with the priority being to support the owner-occupied sector.

These processes have taken place in specific circumstances in different countries at different times due to macroeconomic, political, and institutional factors.

## 1.2 Economic growth and population trends

Poland's economy seemed to be among the more stable ones; GDP doubled between 2001 and 2021. The GFC had only a minor effect on the economy, in contrast to in Hungary, Romania, and Slovakia. The Polish population is stable; emigration is compensated by immigration. (In 2021, the population was only 1 % less than in 1990.) The size of the shadow economy halved between 1991 and 2015 but is still significantly larger than in Slovakia: 16.7% compared to 11.2% (See Table 1).



**Table 1. Size of the shadow economy 1991, 2000, 2010 and 2015<sup>3</sup>**

	1991	2000	2010	2015
Germany	13.3	12.9	10.9	7.8
Hungary	31.9	25.1	22.8	20.5
Poland	33.1	26.2	20.9	16.7
Romania	36.0	34.4	26.8	22.9
Slovakia	17.2	17.6	12.8	11.2

## 1.3 Migration, inequalities

Poland's net migration figures are stark, with a population decrease of 2.2 million between 2000 and 2021. Migration accelerated after accession to the European Union, with net migration of 22 persons per 1,000 inhabitants in Romania between 2007 and 2012, ten times the Polish figure. At the end of 2018, around 2.5 million Poles were temporarily living abroad, mainly in Germany (706,000), Great Britain (695,000), the Netherlands (123,000), and Ireland (113,000).<sup>4</sup> The other side of the coin is represented by Germany, whose population increased by almost six million people year-on-year due to net migration.

<sup>1</sup> Source: Hypostat 2021 [https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021\\_vdef.pdf](https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021_vdef.pdf)

<sup>2</sup> Source: EUROSTAT ([https://ec.europa.eu/eurostat/web/products-datasets/-/DEMO\\_GIND](https://ec.europa.eu/eurostat/web/products-datasets/-/DEMO_GIND))

<sup>3</sup> Source: Medina, Leandro, and Mr Friedrich Schneider. Shadow economies worldwide: what did we learn over the last 20 years? International Monetary Fund, 2018. IMF Working Papers 2018,

<sup>4</sup> Główny Urząd Statystyczny (2019) Informacja o rozmiarach i kierunkach czasowej emigracji z Polski w latach 2004–2018. Warszawa. Available at: [https://stat.gov.pl/download/gfx/portalinformacyjny/pl/defaultaktualnosci/5471/2/12/1/informacja\\_o\\_rozmiarach\\_i\\_kierunkach\\_czasowej\\_emigracji\\_z\\_polski\\_w\\_latach\\_2004-2018.pdf](https://stat.gov.pl/download/gfx/portalinformacyjny/pl/defaultaktualnosci/5471/2/12/1/informacja_o_rozmiarach_i_kierunkach_czasowej_emigracji_z_polski_w_latach_2004-2018.pdf) (Accessed: 27 March 2020).

**Table 2. Migration data<sup>5</sup>**

	Annual net migration per 1,000 inhabitants 2010-2015	Annual net migration per 1,000 inhabitants 2015-2020 (forecast)	Net migration per 1,000 inhabitants five-year period (2007-2012)	Net migration between 2000 and 2021	The net emigration rate of the population aged 15-64 in 2019 <sup>6</sup>
Germany	4.8	6.6	15.14	5 984 941	n.a.
Hungary	n.a.	n.a.	3.02	330 273	4.2%
Poland	-1.7	-0.8	-1.94	-175 046	7.8%
Romania	-3	-3.8	-21.8	-2 205 003	18%
Slovakia	0.4	0.3	2.1	4 524	4.1%

**Table 3. Gini coefficient between 2012 and 2020 (scale from 0 to 100) <sup>7</sup>**

	2012	2013	2014	2015	2016	2017	2018	2019	2020
Germany	28.3	29.7	30.7	30.1	29.5	29.1	31.1	29.7	30.5
Hungary	27.2	28.3	28.6	28.2	28.2	28.1	28.7	28	28
Poland	30.9	30.7	30.8	30.6	29.8	29.2	27.8	28.5	27.2
Romania	34	34.6	35	37.4	34.7	33.1	35.1	34.8	33.8
Slovakia	25.3	24.2	26.1	23.7	24.3	23.2	20.9	22.8	20.9

According to the Gini index, which measures social inequality, the greatest inequality is in Romania, higher than in Germany. Slovakia and Poland's inequality indicators improved between 2012 and 2020, while Hungary's essentially remained unchanged.

#### 1.4 Housing privatization, tenure structure

In Poland, 85.6 % of people live in owner-occupied flats/houses, of whom 13.1 % have a mortgage. However, according to EU-SILC data, the increase in the private sector was not substantial between 2012 and 2020 (See Table 5).

The privatization of state housing has had a significant effect on the tenure structure in Poland. However, the process has been much slower than in other New Member States because privatisation rules were defined by municipalities (like in the Czech Republic.)

The national housing statistics give a slightly different and more detailed picture of the tenure structure in Poland. The homeownership rate increased between 2009 and 2016 from 55% to 57.5%, and 70% to 78 % if housing cooperatives are considered a “third type” of tenure. However, members of housing cooperatives have the right to sell (exchange) their rights. Therefore, the homeownership rate is 92.3 % if we include housing cooperatives in the homeownership category. Defining the share of the private rental sector is very challenging due to the lack of suitable statistical information, but according to SILC data, it is 3-4 %. However, most experts estimate that the sector is much larger.

<sup>5</sup> Source: [https://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_net\\_migration\\_rate](https://en.wikipedia.org/wiki/List_of_countries_by_net_migration_rate); Eurostat Population change - Demographic balance and crude rates at national level [DEMO\_GIND]

<sup>6</sup> Source: Hárs Ágnes (2020) Elvándorlás, visszavándorlás, bevándorlás: jelenségek és munkaerő-piaci hatások (Emigration, return migration, immigration: phenomena and labour market effects) (In.: Társadalmi Riport 2020, szerk.: Kolosi Tamás, Szelényi Iván, Tóth István György, Budapest) p 115-145)

<sup>7</sup> Eurostat Gini coefficient of equivalised disposable income - EU-SILC survey [ILC\_DI12\$DEFAULTVIEW]

**Table 4. Tenure structure in Poland in 2009 and 2016<sup>8</sup>**

	2009		2016	
	N	%	N	%
Total dwellings	13 302 500	100,0%	14 272 010	100,0%
Municipalities	1 062 800	8,0%	868 517	6,1%
State Companies	132 500	1,0%	79 308	0,6%
State treasury	57 400	0,4%	29 127	0,2%
Social Building Association)TBS	79 300	0,6%	98 221	0,7%
Housing Cooperatives	2 583 300	19,4%	2 073 935	14,5%
Housing Condominiums	1 986 800	14,9%	2 896 622	20,3%
Single-family homes	7 373 700	55,4%	8 200 535	57,5%
Other	26 700	0,2%	25 745	0,2%

In contrast to the New Member States, Germany has a balanced tenure structure, with a significant rental sector, although the share of owner-occupied housing is also increasing.

The cooperative sector plays a specific role in the new Member States. Originally, housing cooperatives were a specific form of public housing construction, but there was no practical difference between owner-occupied cooperatives (very similar to condominiums) and rental cooperatives. During privatization, the vast majority of cooperatives were converted into condominiums, but the cooperatives whose legal form did not change functioned in virtually the same way. Today in Poland, the cooperative sector has two million units.

Privatization was slower in Poland than in other post-socialist countries but has continued to a lesser degree.

#### **Example of Łódź**

Of almost 359,000 apartments in Łódź, nearly 43,300 (i.e., 12%) belong to the local government. This is the largest share among the five largest Polish cities, with only Wrocław having a similar proportion – 10%. Over 25 thousand of the city's units are apartments in buildings 100% owned by the local government; over 17 thousand are apartments in housing communities, and nearly 2.3 thousand are social rental apartments and temporary premises. As many as 3,500 of the city's units are located in buildings constructed before 1900, and the degree of wear and tear is over 70 percent. The newest dwellings, constructed after 1990, number only 1,779, but the number of dwelling in very bad shape (high degree of wear and tear) is 1,695 (30 % of the total stock).

The 2012 Lodz Housing Policy 2020+ (*Polityka mieszkaniowa Łodzi 2020+*) reformed the nature of privatization. Since 2015, the municipality of Lodz has stopped the sale of apartments in buildings that are wholly owned by local authorities. On the other hand, privatization has been promoted in those buildings where the share of public stock is less than 25%. The following discounts from assessed market value were adopted:

<sup>8</sup> Source: Muziol Weclawowicz, 2013, Sitek, 2018. Muziol\_Weclawowicz: Old problems and new dilemmas in: In: Hegedüs; Lux; Teller (eds.): Social Housing in Transition Countries. New York: Routledge. 195-209



- 70% of housing constructed before 1946
- 40% for housing constructed from 1946 to 1989
- 30% for housing constructed after 1990 (Ogrodowczy, 2020)

The SILC data (Table 5) show that the Polish housing market has not been hit hard by the crisis, with the share of people living in rented accommodation increasing from 9.6% to 13.1% (while in Hungary, it decreased). But in this respect, the Slovak data are the most striking, as the share of people living in rented accommodation more than doubled.

The study does not cover the Czech Republic, which is an outlier, because the restitution affected relatively many apartments, and the protection of private tenants could only be solved by strong rent regulation, which decreased landlords' interest representation. Strict rent control was only lifted in 2012, and the issue of free rent negotiation was addressed. According to data from 2011, the homeownership rate had increased to 56%, coop housing<sup>9</sup> to 9%, public rental to 8%, and private rental housing accounted for 14% of all housing stock, the highest among the New Member States<sup>10</sup>.

The Polish housing system is based on ownership – according to a Eurostat 2021 survey on living and housing conditions, over 86% of households own their dwelling, the use of mortgages is rising year on year, and about 13.4% of households in 2021 were living in a house associated with a mortgage or loan. Most mortgages are variable interest rate ones, and monthly instalments are rising significantly with inflation and interest rates. The rental market is relatively small, concentrated in cities, and is based on flats and houses owned by private, unprofessional owners. About 3.2% of households are tenants who pay market rent prices, but estimations based on polish taxation data suggest a larger market share: up to 8% of all housing stock.<sup>11</sup> Housing owned by municipalities (the public rental sector) and rented at a reduced price makes up about 8% of the housing stock, but this is slightly declining; additionally, some households use houses based on family connections, and a small share of not-for-profit housing is provided by local social building societies (Towarzystwa Budownictwa Społecznego, TBS).

**Table 5. Tenure structure<sup>12</sup>**

	Owner with mortgage	Own outright	Rent (private)	Rent (subsidized)	Total	Owner with mortgage	Own outright	Rent (private)	Rent (subsidized)	Total
	<b>2012</b>					<b>2020</b>				
<b>Germany</b>	28.0	25.2	38.7	8.1	100	31.4	19	43.3	6.3	100
<b>Hungary</b>	20.9	68.9	3.1	7.1	100	15.5	75.8	4.3	4.4	100
<b>Poland</b>	9.6	72.8	4	13.6	100	13.1	72.5	3.3	11.1	100
<b>Romania</b>	0.9	95.4	0.8	2.9	100	1.1	95	1.3	2.6	100
<b>Slovakia</b>	9.6	80.8	7.8	1.8	100	23.3	69	6.1	1.6	100

<sup>9</sup> “Coopousing” in the Czech Republic is more similar to owner occupation than housing (rental) coop.

<sup>10</sup> Lux, M. and Sunega, P.: Czech Republic: Growth and Professionalisation in: Hegedüs, J., M. Lux and V. Horváth (eds), Private Rental Housing in Transition Countries – an alternative to owner occupation? Palgrave 197-188

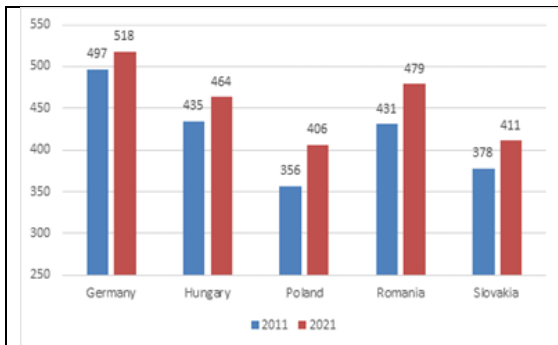
<sup>11</sup> Built-to-rent in Poland. An overview of the rental market and prospects of growth, Think.co real estate research lab, Warsaw, 2020, online publication <https://thinkco.pl/budowane-na-wynajem-raport/>

<sup>12</sup> Source: Distribution of population by tenure status,- EU-SILC survey [ILC\_LVHO02\_\_custom\_3360359]

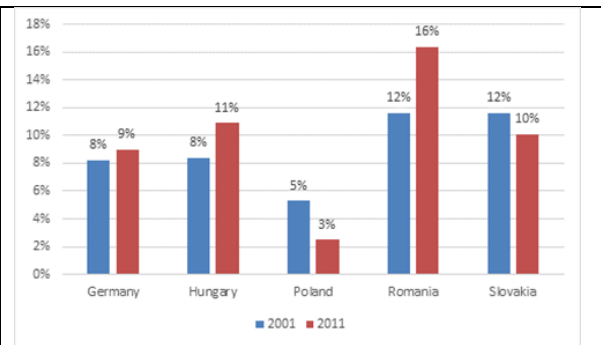
### 1.5 Housing stock, quality

Poland has traditionally had a housing shortage compared to the size of its population. However, the situation has improved recently, thanks to the increase in construction and outmigration from the country that affects most regions of Poland. Because of the strong economy, housing investment in Poland has been the highest among the countries involved in the comparison; the figure after 2008 is especially impressive. Poland traditionally suffered from a huge housing shortage inherited from the socialist period. Even today, the lowest number of housing units per 1000 inhabitants (406) is found in Poland. However, there is debate among housing experts on how to interpret the housing shortage. The average number of rooms per inhabitant is the same as in Romania and Slovakia; the average floor space per person was 24 m<sup>2</sup>; much more than in Romania (15 m<sup>2</sup>) and slightly less than in Slovakia (26 m<sup>2</sup>)<sup>13</sup>.

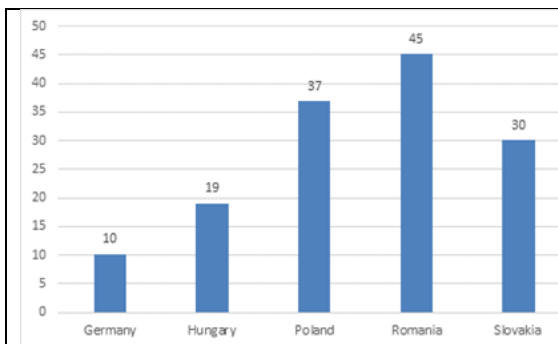
Poland has 13-14 million housing units, a very small share of the housing stock is vacant (3%), and the quality of the housing stock is the worst among the countries under analysis (See Figure 4).



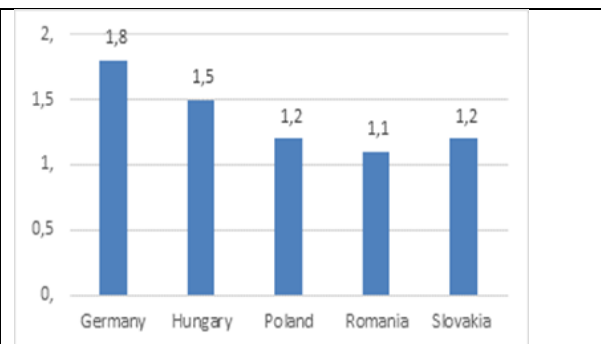
**Figure 3. Number of housing units per 1,000 inhabitants 2011 and 2021<sup>14</sup>**



**Figure 4. Share of vacant homes in 2001 and 2011 (%)<sup>15</sup>**



**Figure 5. . Overcrowding rate, 2020<sup>16</sup> (%)**



**Figure 6. Average number of rooms per person<sup>17</sup>**

<sup>13</sup> Hegedüs, J. (2013) „The Transformation of the Social Housing Sector in Eastern Europe: A Conceptual Framework.” In: Hegedüs; Lux; Teller (eds.): Social Housing in Transition Countries. New York: Routledge. 1-32.

<sup>14</sup> Source: Housing Statistics of Europe 2014, Eurostat Population change - Demographic balance and crude rates at national level [DEMO\_GIND]

<sup>15</sup> Source: Eurostat Census Hub, Census 2011. T, Housing Statistics of Europe 2014,

<sup>16</sup> Source: Overcrowding rate by age, sex and poverty status - total population - EU-SILC survey [ILC\_LVHO05A\_custom\_3397213]

<sup>17</sup> Source: EU-SILC survey [ILC\_LVHO03\_custom\_1513490]

Average dwelling size is also an important indicator of housing stock. In 2008, there were 39 sqm per capita in Germany, compared to just over half of this (21 sqm) in Romania in 2008. Hungary also ranks relatively well among the four new European countries in this respect.

**Table 6. Average floor area per capita in m<sup>2</sup> (2008)<sup>18</sup>**

Germany	39.4
Hungary	30.2
Poland	24.7
Romania	21.2
Slovakia	24.5

According to a Eurofound study (2016), Poland is in a worse situation than the other Member States according to several indicators (see Table 7). The study confirms the poor quality of the housing stock, both in terms of size (18% of dwellings with a "space problem") and technical quality (24% of dwellings with a "heating problem"). However, although the Eurofound study may be a good starting point for a more detailed national analysis, it is very difficult to get a sense of the scale of the problem from the variation in indicators.

**Table 7. Indicators of inadequate housing, 2015<sup>19</sup>**

	Dwelling stock	Space problem	Rot problem	Damp problem	Toilet problem	Bath problem	Garden problem	Rent problem	Utility problem	Heating problem
Germany	40 545 300	12%	4%	6%	1%	2%	17%	10%	12%	6%
Hungary	2 762 444	10%	14%	12%	4%	5%	11%	11%	21%	14%
Poland	13 853 000	18%	12%	14%	6%	7%	15%	18%	23%	24%
Romania	6 384 000	10%	9%	12%	22%	22%	12%	6%	18%	17%
Slovakia	1 994 900	8%	5%	7%	3%	2%	10%	9%	11%	10%

## 1.6 Housing investment, housing finance, and affordability

The effectiveness of a country's housing policy is determined by the cost of housing/investment and affordability. Over a longer period, Poland presents a more balanced picture than the other countries in the study and seems to have been less affected by crises, except for the post-transition slump. After that, the fluctuation was less than in other countries.

Housing construction in the past ten years has been concentrated in the seven biggest cities and the municipalities around them.<sup>20</sup> The role of companies building for sale in the detached housing construction sector has risen. In the last 2-3 years, rising access to mortgages for households and land prices in the big cities has caused an increase in multi-family housing construction in mid-sized cities. As a result, Poland has the highest rate of new housing construction rates in Europe. In 2021, 234.7 thousand dwellings were completed in total; the 2021 Census data show a 13% increase in housing

<sup>18</sup> Source: <https://entranze.enerdata.net>

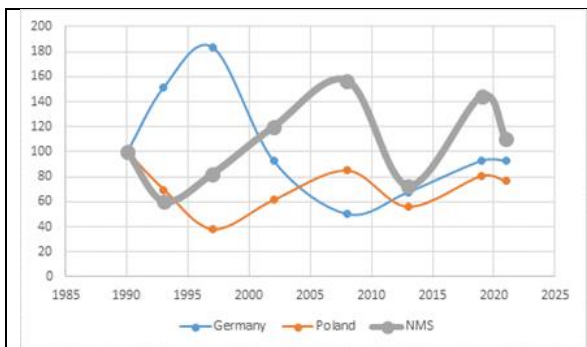
<sup>19</sup> Source: Eurofound (2016), Inadequate housing in Europe: Costs and consequences, Publications Office of the European Union, Luxembourg

<sup>20</sup> The analyses for development companies before 2018 were made only for the 6 or 7 biggest cities in Poland: Warsaw, Wrocław, Kraków, Łódź, Poznań, Rzeszów, Tricity (Gdańsk, Gdynia, Sopot taken as one).

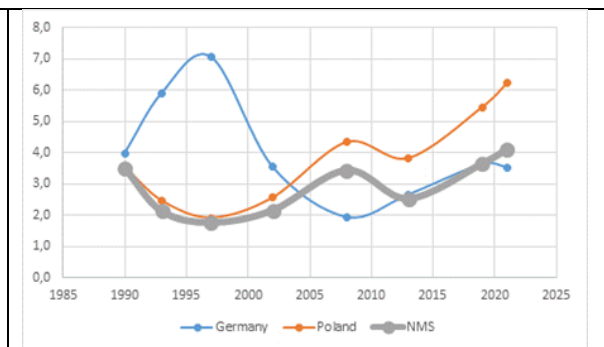
stock during the last ten years, to 15.3 million dwellings.<sup>21</sup> About 6% of dwellings do not have a water supply system, lavatory, or bathroom, but most buildings (83.9%) are connected to a water supply system, sewage system, and central heating. Still, there is a high overcrowding rate (35.7% in 2021, Eurostat), and unsatisfied housing needs are estimated at over a million dwellings.

On a per capita basis, we can say that there is almost complete convergence with the New Member States (not considering the four excluded countries). However, it is worth noting that Germany is not following the trend of the new Member States as it started to decline earlier (around 2000) but then rise faster.

Although previously lagging behind the new Member States in terms of housing construction per 1,000 inhabitants, Poland is now gradually increasing its lead, even over Germany. By 2021, three times as many dwellings per 1,000 inhabitants will be built in Poland as in Hungary.



**Figure 7. New housing completion (1990=100) 1990, 2021<sup>22</sup>**



**Figure 8. New housing completions per 1000 people 1990, 2021<sup>23</sup>**

In market economies, housing finance is key to affordable housing. The key to a well-functioning system is a balance between a strong middle class and predictable, accessible sources of finance. In transition countries, a key question is how quickly a market-based housing finance system can be established. In essentially all countries, the mortgage banking system was established in the 1990s, and housing mortgage lending started to grow in the early 2000s. However, there were differences between countries in three respects: whether they tried to support lending with subsidies, whether they lent in national currencies, and how quickly lending took off.

The first finding is that Germany shows a high degree of stability in terms of the proportion of housing credit to GDP, which is not high by European standards but is perfectly acceptable in terms of the tenure composition of the housing stock.

It is clear that housing loans in the New Member States rapidly increased between 2000 and 2008. The largest increase occurred in Hungary, which between 2000 and 2004 provided significant support for credit management (subsidies on loan interest, PIT tax relief, and cash subsidies for construction), but

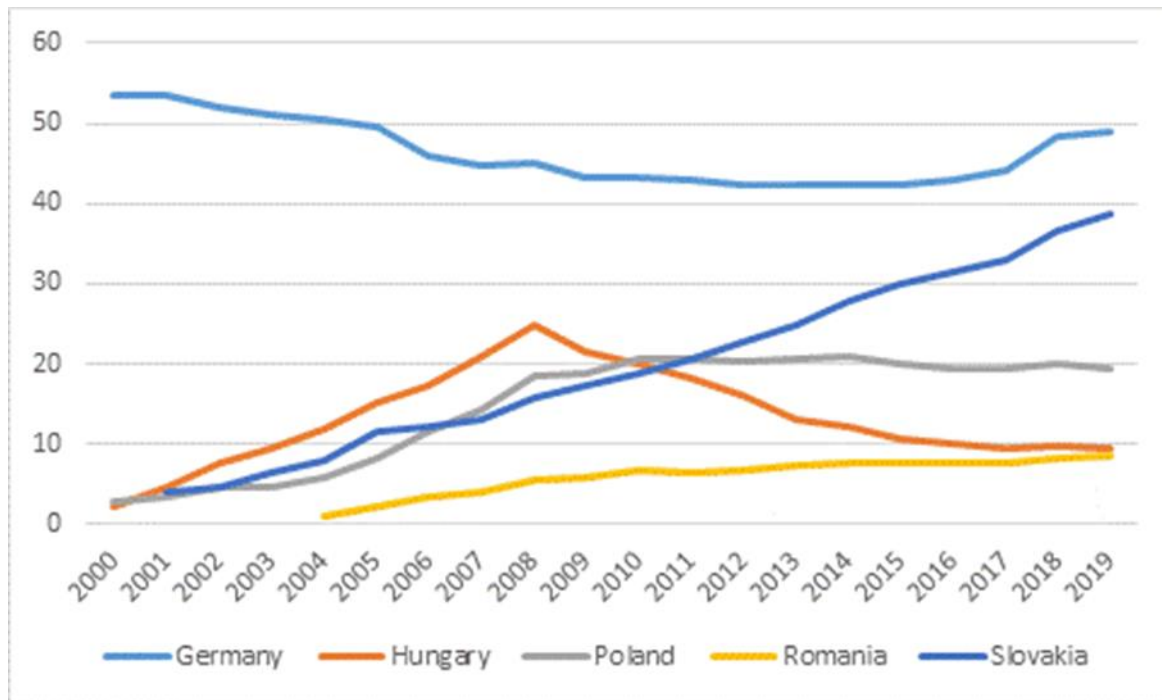
<sup>21</sup> GUS, Equipping dwellings and buildings with technical installations and devices – preliminary results of the Census 2021, <https://stat.gov.pl/en/national-census/national-population-and-housing-census-2021/national-population-and-housing-census-2021/equipping-dwellings-and-buildings-with-technical-installations-and-devices-preliminary-results-of-the-census-2021,6,1.html>

<sup>22</sup> Source: Source: EU Housing Statistics, UNECE, National Statistical Institutes, RICS European Housing review 2005 (for Germany before 2005), Hypostat 2021

<sup>23</sup> Source: Source: EU Housing Statistics, UNECE, National Statistical Institutes, RICS European Housing review 2005 (for Germany before 2005), Hypostat 2021

Poland and Slovakia followed closely behind (without subsidies), with Romania lagging in this respect. The post-crisis developments are noteworthy: Hungary’s loan-to-GDP ratio decreased to 10% (catching up with slowly growing Romania), Poland maintained a level of 20%, while Slovakia moved ahead, reaching 40%.

In Hungary and Poland, the role of FX mortgage was significant; in Poland, it was regulated throughout the boom, and in Hungary, FX lending started after 2004 due to the ad hoc support system but increased very quickly. In Romania, FX lending also featured, but as the overall volume of loans was low, it did not cause many macroeconomic problems.



**9. Figure Total Outstanding Residential Loans to GDP Ratio<sup>24</sup>**

Another important indicator of housing is the level of house prices and rents relative to family income. These indicators are revealing, but they should be treated with caution because average prices and average incomes do not reflect the actual situation of marginalised groups, even when measured in terms of income, education, location of housing, etc. Statistics about house prices and rents should also be treated with caution, as they often indicate asking prices rather than transaction prices. Several sources have been used to illuminate the problem of affordability.

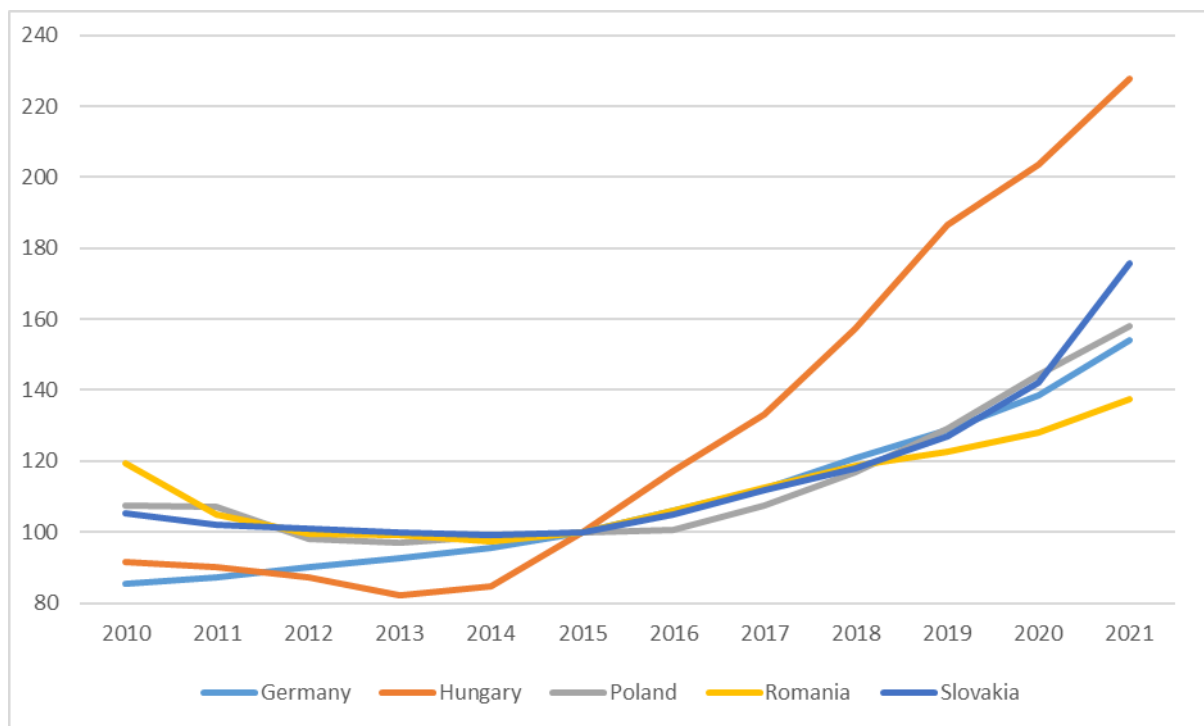
According to data from Deloitte, house prices in Germany are more than double those in the New Member States, with much smaller differences in rents. The rent/housing value ratios are highest in Poland and most favourable in Germany, likely due to Germany’s soft rent controls. The data show that the highest pressure on the rental housing market is in Poland and that Hungary and Slovakia are at the same level in this respect.

<sup>24</sup> Source: Hypostat 2021 [https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021\\_vdef.pdf](https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021_vdef.pdf)

**Table 8. Average prices and rents in capital cities 2020**

	Average transaction price of new dwelling (EUR/sqm)	Average monthly rent EUR/sqm	Rent-to-price ratio <sup>25</sup>
Germany	4100	10.1	3.0%
Hungary	1657	9.8	7.1%
Poland	1581	15.1	11.5%
Romania	1332	n.a.	n.a.
Slovakia	1941	10.7	6.6%

Hungary recorded the highest increase in nominal house prices, with other countries following a broadly similar trend.



**Figure 10. Nominal House Price Indices (2015=100)<sup>26</sup>**

The proportion of rent to income shows the affordability of short-term housing. The data are consistent with those presented in the table above: Berlin has the most affordable rents, and Warsaw has the highest demand pressure in the housing market for both one- and three-bedroom apartments. Bucharest is in the most favourable position, but the differences are not so striking. Similar conclusions can be drawn from the relationship between house prices and incomes. Again, Berlin and Bucharest are the most affordable when comparing price and income, but if access to credit is taken into account, the difference is even greater.

<sup>25</sup> Source: Property Index Overview of European Residential Markets 10th edition, July 2021

<sup>26</sup> Source: Hypostat 2021 [https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021\\_vdef.pdf](https://hypo.org/app/uploads/sites/3/2021/11/HYPOSTAT-2021_vdef.pdf)

**Table 9. Rent-to-income ratio and price-to-income ratios in capital cities<sup>27</sup>**

	Rent-to-income (3 rooms)	Rent-to-income (1 room)	Price-to-income
Berlin	59.4	32.9	11.5
Budapest	83.3	47.1	16.2
Warsaw	122.5	63.4	19.4
Bucharest	78.2	47.5	13.0
Bratislava	92.4	54.5	23.1

Deloitte's analysis highlights another interesting fact, essentially confirming what was stated earlier. The difference in house prices between municipalities seems to be the most significant in Hungary and Slovakia. The table also highlights the fact that Berlin does not have the highest house prices, despite being the country's capital.

The COVID-19 pandemic slowed activity in the rental market and prompted more people to buy. Also, calculations of creditworthiness were typically high due to the low cost of credit, rising salaries, and increasing offers from developers. As a result, the affordability of dwellings remained stable as prices rose along with wages. However, the rapid increase in interest rates – the National Bank of Poland's response to rising inflation – caused the index to drop significantly. The average level of rent remained at about 30% of the local median salary, dropped slightly during the lockdowns in spring 2020, and was lower the whole following year, until autumn 2021, but then all the restrictions were removed, and the level returned to where it was before the pandemic.<sup>28</sup> The problem of converting housing stock into short-term rental accommodation through online platforms is clear to local governments (especially in central parts of Kraków, Gdańsk, and Sopot), but the proportion of flats used for temporary accommodation is small.

**Table 10. Price differences among cities, 2021<sup>29</sup>**

	Price of new dwelling (EUR/m <sup>2</sup> )		Annual changes		Ratio of highest to lowest (Lowest=100)	Country	Price of new dwelling	
	Lowest	Highest	Lowest	Highest			Lowest	Highest
Germany	6 200	8 700	1.6 %	4.8%	140	Germany	Berlin	Munich
Hungary	1 281	2 207	1.2%	4.8%	172	Hungary	Debrecen	Budapest
Poland	1 426	2 233	4.9%	5.6%	157	Poland	Lodz	Warsaw
Romania	1 270	1 800	2.4%	6.5%	142	Romania	Timisoara	Cluj
Slovakia	1 720	2 805	2.2%	13.0%	163	Slovakia	Kosice	Bratislava

The main problem is affordability and the lack of supply of any type of housing for the most vulnerable social groups: young people without family support, families with more than three children, and people

<sup>27</sup> The rent-to-income ratio is the quotient of the rent for a typical rental flat in the capital and the national monthly net average income. The price-to-income ratio is the ratio of the average house prices outside the city centre to the national yearly average wage. Calculations based on 75 square metre homes. Source: Housing Market Report Hungarian National Bank 2022 Q3, 2022 Q1

<sup>28</sup> Quarterly reports AMRON-SARFIN by Polish Banks Association with data on mortgages, affordability, rent levels. <https://www.amron.pl/strona.php?tytul=reports-amron-sarfin>

<sup>29</sup> Source: Property Index Overview of European Residential Markets 10th edition, July 2021. <https://www2.deloitte.com/content/dam/Deloitte/at/Documents/real-estate/at-property-index-2021.pdf>



in need of social assistance and support. The rental market is perceived as being only a temporary solution for young people at the beginning of their professional careers or studying, while starting a family is often connected with buying a property with a mortgage. There is little tax evasion or major problems in the rental market, even though the tenancy laws favour tenants, and taxes are simple and relatively low (8.5% of income derived from rent for private owners). Also, there is strong protection for customers who buy properties from development companies, and risk management regulations for the banks that offer mortgages. The main issue is the aspiration for ownership. Also, all housing offers in other forms (such as tenancy and cooperative share) are less well promoted and typically not considered the first choice in personal plans. This may change due to the rising cost of mortgages and the decrease in the number of households able to obtain a mortgage.

The responsibility for providing shelter and adequate housing is mainly on the shoulders of local governments. The local government – gmina – has housing stock for rent, and one of two levels of rent is applied: a lower one for the most vulnerable households (income-related or other problems), associated with a time-limited contract (up to two years), and standard subsidized rent for households with a low income and associated with no property or title to the property; in this case, there is no time limit on the lease agreement. There are waiting lists for both types of contracts, usually for more than three years. Local governments should provide temporary housing for all those who are evicted or pay compensation if such premises are unavailable. Tenant rotation in public housing stock is very low. The non-profit housing sector (housing cooperatives and companies owned by local government) is not a significant supplier.

The central government provides tools and programmes for subsidizing or crediting new housing construction by local authorities and the social housing sector. Still, the problem of rent arrears and maintenance costs associated with communal housing is pertinent for local budgets. The new constructions involve calculating whether it is best to pay compensation to people sentenced to eviction but for whom no housing can be provided and the cost of maintaining and keeping the public housing stock.

The owner-occupied dwellings sector is shrinking, mainly because of an ageing society and the financialization of housing. Flats owned by individuals but not inhabited by them increase the size of the rental market. There is a trend to professionalization in the rental market: buying for rent (no financial support is available for this), building smaller units in the centres of cities, and providing professional services for owners: e.g., rental management, renovation, and home staging.

## 1.7 Housing policy and housing programs

**In 2016**, the Polish government accepted the new **National Housing Programme 2030**, which has three strategic aims:

1. Enhancing access to housing for households who cannot afford the market rent/purchase price of flats. The aim is to increase the number of flats per 1,000 residents from 363 in 2014 to 435 in 2030.
2. Helping meet the basic housing needs of low-income, marginalized households who are homeless or in danger of becoming homeless; Municipal governments should be able to satisfy the housing needs of all households that are waiting to rent a flat from a municipality. In 2014, the number of the latter was 165.2 thousand.



3. Improving the living conditions and energy efficiency of Polish households. The number of people living in sub-standard conditions (due to the poor technical condition of buildings, the lack of basic technical installations, and overpopulation) should be decreased by two million persons (from approx. 5.3 million in 2011 to approx. 3.3 million in 2030).

The National Housing Programme is a strategic and operative document that sets out the main directions for the implementation of the state's housing policy until 2030. It was adopted on September 27, 2016, by Resolution No. 115/2016 of the Council of Ministers. The programme defines the priorities of the state's housing policy and the basic tools for solving housing problems in Poland. The program provides solutions for involving the potential of the entire housing market, both public and private investors, and improving housing availability and living conditions and is considered a pro-family programme (OECD, 2016). The programme was implemented on a different scale in different cities because the fund was not equally allocated among the regions. For instance, in the first quarter of 2014, 80% of purchased flats were supported under this programme in Łódź, which was the highest proportion among all big cities. The programme boosted demand by almost 39% within two years. Young people were only eligible for the programme if their income was between the seventh and eighth income deciles.

To achieve the objectives, the government has introduced several measures (housing programs). First, the **“apartment plus” program** (Mieszkanie Plus’ – sometimes translated to “Flat Plus Programme) aims to help households who struggle with affording a property to access housing in the private rental sector. (To make the private rental sector affordable, there is a need for substantial subsidies for either landlords or tenants.) The program is based on institutional landlords (private, non-profit, or public) who will offer basically two products<sup>30</sup>:

- One (called a market option) is a rent-to-buy option, which means that rents are set at a level that covers part of the capital cost. After 10-15 years, the tenant will have the option to buy the property. The market pillar is aimed at middle-class people who do not qualify for a commercial mortgage, nor are eligible for social or communal housing, but can pay rent on a regular basis, which is determined based on market rates. Within this segment, it is possible to purchase rental apartments after a certain period.
- The second (called the social option) is a rental scheme, which does not involve the transfer of the property to private ownership, thus, the level of rent may be lower. In practice, planned rent levels of 10-20 PLN are now 18-26 PLN per square meter. The social pillar is aimed at the less affluent, who are classified based on two categories: unmet housing needs and low household income per family member. Within this pillar, preferential repayable financing is available to entities interested in the construction of apartments for a limited rent, along with non-repayable financial support from the state (these entities are primarily local governments).

The program is implemented through the Housing Sector Development Fund, which is managed by a company (PFR Nieruchomości SA). The company is part of the Polish Development Fund group. PFR Nieruchomości also manages **The Rental Housing Fund**: a fully commercial project that was started in 2014, which paved the way for Real Estate Investment Trusts (REITs) in Poland – still not introduced. As of September 2022, there are about four thousand such flats inhabited in more than 20 cities,

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<sup>30</sup> As part of the Flat Plus programme, 11,900 apartments were built in Poland by the end of January 2021, compared to the planned 100,000.

mainly through the rental scheme. No detailed data is provided on the assets and new investments of the funds managed by PFR Nieruchomości; it operates in competition with other commercial investors in the respective housing sector.

PFR Nieruchomości SA (PFR N SA) also has the task of professionally supporting rental social housing projects in Poland. The initiative targets people starting their professional careers, young families, and those who lack creditworthiness or are simply not interested in buying a flat. This is a continuation of a social rental housing construction programme that started in 1995 and has been continued with slight changes. Support was previously financial (preferential credits); now, it is also organizational in nature.

Before 2016 there was an important programme for supporting homeownership for young people named *Mieszkanie dla Młodych (Housing for the Young)*, which was the successor to the *Rodzina na Swoim* (Family's Own Home) (2007-2012) programme, but the budget dedicated to meeting outstanding liabilities was expected to run out in 2021. Housing for the Young is a co-financing mechanism administered by the former Ministry of Infrastructure and Development. It supported first-time homebuyers under 35 to buy apartments of a maximum predefined floor area. Families with at least three children received priority.

**The National Real Estate Resource**, established with the introduction of the National Housing Programme, manages tenders for landlords potentially interested in the programme, which is called **Social Housing Initiatives (SIM)**. This kind of entity is a modification of existing Social Housing Companies (*Towarzystwa Budownictwa Społecznego, TBS*); the changes are aimed at increasing the activity of the not-for-profit sector.

#### **Towarzystwo Budownictwa Społecznego (TBS – Social Building Societies)**

In this regard, the most successful attempt in the early years of the transition was Poland's TBS (housing association) program, which was based on the French HLM model. The administration of this program was handled by the state-held BGK Bank. The TBS took different legal forms, such as a limited liability company, joint-stock company, or a cooperative of legal persons. The majority of the TBSs were set up or initiated by local governments; in total, about 450 institutions by the end of 2004. Financing required 30% funding from local governments, prospective tenants or the TBS's own equity. The remaining funding was contributed by the National Housing Fund (KFM), 60% of which was in the form of budgetary grants from the national housing budget, and the rest mainly in the form of long-term public debt contracted after 2002 from two multilateral institutions (EIB and CEB) in order to keep expanding the program. The interest rate subsidy in terms of net present value is in excess of 60% of the loan amount. The cost of renting TBS housing was set by the municipal councils as cost rental but could not exceed 4% of the construction cost per year (replacement value).

The program was not exclusively aimed at lower but rather at middle-income groups. The tenants provided a deposit equal to 10% of the capital cost; therefore, the selection of tenants was in line with their ability to pay. The deposit was fully refundable to the tenant if the rental contract ended and the tenant moved out of the flat. However, tenants often considered themselves quasi-owners. Non-profit housing associations provided suitable standard housing associated with controlled rent, but the program was criticized because of insufficient targeting and excessive public cost. In terms of total housing construction, the total volume of

the TBS program contributed as much as 10% (2001), but it has since expired (Zavislak, 2003; World Bank, 2006). This programme operated from 1995 to 2009.

Municipalities that join the SIM programme are eligible for a PLN 3 million grant. In addition, a SIM non-profit housing investment can count on receiving 10% in non-returnable support from the Government Housing Development Fund and up to 35% from the subsidy fund of *Bank Gospodarstwa Krajowego* (BGK). The loan from BGK for SIMs is preferential (it does not include the bank's margin and it is with a three-month WIBOR). The role of the National Real Estate Resource is to provide plots of land in areas where the municipality may not own suitable places.

Bank Gospodarstwa Krajowego also manages all central funds for the renovation and thermomodernisation of housing for local governments, housing cooperatives and associations. This is mainly based on credit, with lower interest rates; also, grants are accessible for renewable energy sources, especially for heating systems in housing.

A year ago, in June 2021, Social Rental Agencies<sup>31</sup> were introduced into the Polish system as a means of connecting market rental housing with the stock owned by municipalities. Such institutions could use all funds and benefits, propose levels of rent that vary in relation to tenants' capabilities, and are not-for-profit entities that work in cooperation with a financial guarantee from the local community. However, no SRA has yet been established, mainly due to problems with the complexity of Polish tenancy law and the need to locally budget guarantee funds.

Benefits and subsidies for tenants and owners are also available. **Housing benefit** is fully financed and distributed by local governments; it is intended for low-income households, not only tenants but also owners who cannot cope with maintenance costs. In addition, there are regulations about the maximum sizes of flats and supplements for people with very high energy bills. A more recent subsidy (**Flat for Start**) is only provided to tenants enrolled in the cooperation programs of local governments and commercial companies that provide housing. The beneficiaries of this programme are young people leaving foster care or starting a job in professions needed locally (medicine, education, social services). This subsidy is financed fully by the central government; local authorities organise and implement the process.

Other forms of support exist for people interested in buying, like contribution guarantees for mortgages, social housing vouchers for youth or families with three children, and more, but because of changes in the market, they have been only partially introduced: there are some mortgages for which no contribution is required, but there are requirements related to the buyer (young, owns no other property) and the house (price cap). Furthermore, because of rising energy prices, some programmes aim at implementing renewable sources of energy for multi-family housing: these include credits and subsidies for introducing solar energy sources, and heat pumps and energy storage to lower the costs of heating and encourage the use of ecological sources of heating, instead of furnaces and coal stoves.

## 1.8 EIB support for the programs

Recently, the European Investment Bank (EIB) and BGK signed an agreement to set up an investment platform for supporting social and affordable housing projects in different municipalities across Poland (EIB 2017a). A first investment in the City of Poznań served as a pilot. The EIB lent around EUR 34

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<sup>31</sup> <https://www.gov.pl/web/rozwój-technologia/spoleczne-agencje-najmu>



## Research on Long-term Housing of Ukrainian Refugees in Europe commissioned by Habitat for Humanity International

million to the TBS company of Poznan for the construction of approximately 1300 units of affordable housing. This EIB financing operation is guaranteed under the European Fund for Strategic Investments (EFSI). The loan explicitly contributes to providing housing for people whose incomes are too high for them to benefit from social housing but whose means are deemed insufficient to secure housing on the open market (EIB 2017b) (Czischke and Bortel, 2018).

For households with mortgages, “credit holidays” were introduced – two months in 2022 and two months next year. The bank must suspend instalments, without additional costs or conditions, after an application from the borrower. This is a way to reduce the burden of increasing monthly payments, as the cost of mortgages with variable interest rates rose exponentially this year. No financial support for the banks is provided.

The scale of affordable housing programmes and support for households that cannot afford market prices is still insufficient, especially when a mortgage is not the means of buying a house. There is nationwide discussion about the fact that housing is not only a private problem and personal matter but also an element of many policies and social support systems. Some local projects have been initiated to build more social housing, but not many local governments and other entities have started new constructions or renovations because of highly variable prices and the unpredictable cost of credit.

The biggest problem with arrears is still in the communal housing sector: the local government is responsible for providing housing for those who are evicted, and no places are available for evicted debtors, only temporary shelter, where again, programmes for preventing homelessness are in place. However, evictions were suspended during the pandemic until May 2022, and many houses are under auction due to mortgage terminations. As a result, the problem of eviction and people in need of shelter could grow. In other sectors, housing cooperatives and associations, there has been a slight rise in arrears, but not to the extent considered dangerous to the owners or these entities.

## 2 Fieldwork - fact collection

### 2.1 Main legal regulations on migrants and refugees

The 2001 EU Temporary Protection Directive was transposed into national law by the Act of 13 June 2003 on granting protection to foreigners within the territory of the Republic of Poland, which entered into force on 1 September 2003.<sup>32</sup> Following the 2022/382 Council Implementing Decision establishing the existence of a mass influx of displaced persons from Ukraine, Act of 12 March 2022 on assistance to Ukrainian citizens in connection with the armed conflict on the territory of Ukraine came into effect in Poland.<sup>33</sup>

Article 1(1) of the **Act on Assistance to Ukrainian Nationals** sets out special rules related to allowing the legal stay of Ukrainian citizens who entered the Republic of Poland as a result of Russia's war against Ukraine.<sup>34</sup> Article 3(2) assigns voivodes<sup>35</sup> and local governments to assist people fleeing Ukraine and sets up an Assistance Fund to sponsor efforts to respond to their needs.<sup>36</sup>

Numerous changes were made by the **Act of 8 June 2022, amending the Act on Assistance to Ukrainian Nationals and other acts**.<sup>37</sup> Continued protection is ensured for those Ukrainians who regularly travel between Ukraine and Poland as a host country. Related to the rights of children, the

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<sup>32</sup> Overview of national measures regarding employment and social security of displaced persons coming from Ukraine Country Fiche – Poland July 2022. European Labour Authority, 2022. <https://www.ela.europa.eu/sites/default/files/2022-07/PL-country-fiche-ela-national-measures-ukraine.pdf>; USTAWA z dnia 13 czerwca 2003 r. o udzielaniu cudzoziemcom ochrony na terytorium Rzeczypospolitej Polskiej. Kancelaria Sejmu, Dz. U. 2003 Nr 128 poz. 1176. [ACT of June 13, 2003 on granting protection to foreigners within the territory of the Republic of Poland. Chancellery of the Sejm, Journal Of Laws of 2003 No. 128, item 1176.] Last accessed: 21 November 2022. <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20031281176/U/D20031176Lj.pdf>

<sup>33</sup> COUNCIL IMPLEMENTING DECISION (EU) 2022/382 of 4 March 2022 establishing the existence of a mass influx of displaced persons from Ukraine within the meaning of Article 5 of Directive 2001/55/EC, and having the effect of introducing temporary protection. Official Journal of the European Union, 4 March 2022.; USTAWA z dnia 12 marca 2022 r. o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa. Kancelaria Sejmu, Dz.U. 2022 poz. 583. [ACT of March 12, 2022 on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 583.] Last accessed: 18 November 2022. <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20220000583/T/D20220583L.pdf>

<sup>34</sup> USTAWA z dnia 12 marca 2022 r. o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa. Kancelaria Sejmu, Dz.U. 2022 poz. 583., Artykuł 1(1). [ACT of March 12, 2022 on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 583., Article 1(1)] Last accessed: 18 November 2022.

<sup>35</sup> There are 16 districts (voivodeships) in Poland. The voivode is the officer representing the central government in contact with local administration: county (powiat) and municipality (gmina).

<sup>36</sup> USTAWA z dnia 12 marca 2022 r. o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa. Kancelaria Sejmu, Dz.U. 2022 poz. 583., Artykuł 3(2). [ACT of March 12, 2022 on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 583., Article 1(1)] Last accessed: 18 November 2022.

<sup>37</sup> USTAWA z dnia 8 czerwca 2022 r. o zmianie ustawy o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa oraz niektórych innych ustaw. Kancelaria Sejmu, Dz. U. 2022 poz. 1383. [ACT of June 8, 2022 amending the law on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that state and certain other laws. Chancellery of the Sejm, Journal of Laws 2022, item 1383] Last accessed: 21 November 2022. <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20220001383/T/D20221383L.pdf>

amendments regularize the status of minors who were born in Poland from Ukrainian refugee mothers as well as the organization and financial sources of Polish language lessons for Ukrainian pupils. Language training and the recognition of professional qualifications for specific medical professionals are also covered by the amendments, as well as social services and welfare benefits available for Ukrainian refugees, including jobseekers and those who start a company in Poland.<sup>38</sup>

**The act of 12 December 2013 on Foreigners** covering the rights and obligations of third-country nationals is also part of the legal package concerning the execution of the 2022/382 Council Implementing Decision.<sup>39</sup>

The following categories of persons displaced by the conflict in Ukraine could be eligible for temporary protection in Poland.<sup>40</sup>

- 1. Ukrainian nationals who had habitually resided in Ukraine prior to 24 February 2022 and their spouses of other nationalities who** (all conditions should apply):
  - Were displaced by the war on or following 24 February 2022
  - Express their intention to stay in Poland and not move further to any other country
  - Do not lodge a claim for international protection or an intention to apply for it
  - Are not already in possession of a residence permit or a refugee status
- 2. Non-Ukrainian third-country nationals and stateless persons who** (all conditions should apply):
  - Are not a spouse of a Ukrainian citizen
  - Were legally residing on the territory of Ukraine before 24 February 2022 based on a valid residence permit provided in line with Ukrainian legislation
  - Are not able to return to the country of origin in a safe and durable manner
- 3. Non-Ukrainian third-country nationals or stateless persons who** (all conditions should apply):
  - Are not a spouse of a Ukrainian citizen
  - Were granted international protection or equivalent protection under Ukrainian law before 24 February 2022
  - Were displaced by the war in Ukraine on or following 24 February 2022

**Beneficiaries of temporary protection have the following rights and entitlements the Polish State provides.**<sup>41</sup>

- Residence and the right to free movement within the country
- Information related to temporary protection
- Means of subsistence in reception facilities
- Access to healthcare services
- Access to the labour market

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<sup>38</sup> *Ibid.*

<sup>39</sup> USTAWA z dnia 12 grudnia 2013 r. o cudzoziemcach, Opracowano na podstawie. Kancelaria Sejmu, Dz. U. z 2013 r. poz. 1650. [ACT of 12 December 2013 on foreigners. Prepared on the basis of the Chancellery of the Sejm, Journal of Laws of 2013, item 1650.] Last accessed: 21 November 2022. <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20130001650/T/D20131650L.pdf>

<sup>40</sup> Information on temporary protection in Poland. European Union Agency for Asylum, August 2022. [https://euaa.europa.eu/sites/default/files/2022-06/Booklet\\_Poland\\_EN.pdf](https://euaa.europa.eu/sites/default/files/2022-06/Booklet_Poland_EN.pdf)

<sup>41</sup> *Ibid.*



- Access to education for minors
- Family reunification

People fleeing Russia's war on Ukraine could also be eligible for accommodation, food, and non-food items.<sup>42</sup>

According to the Act on Assistance to Ukrainian Nationals, a PESEL number (Universal Electronic System for Registration of the Population) can be assigned to Ukrainian citizens legally staying on the territory of the Republic of Poland in connection with the war in Ukraine.<sup>43</sup> When having been assigned a PESEL number, beneficiaries of temporary protection can access different public services. For citizens of other countries fleeing Ukraine without any documents of temporary or permanent residence, the standard procedures for obtaining international protection status are in place.

## 2.2 Needs assessment

### 2.2.1 Size of groups of refugees from Ukraine fleeing the war

Between 24 February and 15 November 2022, there was a great influx of people fleeing Russia's war on Ukraine to Poland. People arrived not only across the Polish-Ukrainian border (by car, train, through pedestrian crossings) but also through airports. The number of Ukrainian refugees staying in Poland was estimated at 1.4-1.55 million people<sup>44</sup> at the end of May 2022. After the greatest influx in the first month of the hostilities, in March, the number of incoming refugees subsided, and in May 2022, the number of people leaving Poland for Ukraine was higher than that of those arriving. According to the UNHCR, 1,497,849 people fleeing Russia's war on Ukraine had registered for temporary protection or similar national protection schemes in Poland by 15 November 2022.<sup>45</sup>

The Polish Border Guard reports the number of border crossings, but only on the Polish-Ukrainian border. From 24 February to 15 November 2022, 7.583 million people crossed the border to Poland and 5.528 million people left for Ukraine.<sup>46</sup> Research by the National Bank of Poland revealed that about 13% of the refugees came to Poland through other countries (Hungary, Slovakia).<sup>47</sup> There is no tracking system in place to record how many Ukrainians or refugees of other citizenships left for other countries, European or farther. Travelling between Poland and Ukraine is necessary and common for many refugees: it is done to retrieve documents and personal items and to help or visit family and

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<sup>42</sup> Ibid.

<sup>43</sup> USTAWA z dnia 12 marca 2022 r. o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa. Kancelaria Sejmu, Dz.U. 2022 poz. 583. [ACT of March 12, 2022 on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 583.] Last accessed: 18 November 2022.

<sup>44</sup> Hospitable Poland Report, Bukowski M. and Duszczyk M. (eds.), Warsaw 2022, WiseEuropa. [Hospitable-Poland-2022.pdf \(wise-europa.eu\)](#) Date of access: 09.10.2022

<sup>45</sup> Refugees from Ukraine registered for Temporary Protection or similar national protection schemes. Operational Data Portal – Ukraine Refugee Situation, Poland. UNHCR. Last accessed: 18 November 2022. <https://data.unhcr.org/en/situations/ukraine/location/10781>

<sup>46</sup> Only Twitter statuses, [https://twitter.com/Straz\\_Graniczna/status/1578993411604217856](https://twitter.com/Straz_Graniczna/status/1578993411604217856); Operational Data Portal – Ukraine Refugee Situation, Poland. UNHCR. Last accessed: 18 November 2022. <https://data.unhcr.org/en/situations/ukraine/location/10781>

<sup>47</sup> **The living and economic situation of Ukrainian refugees in Poland**, Department of Statistics, National Bank of Poland, Warszawa, 2022. [ukrainian-refugees-2022.pdf \(nbp.pl\)](#)

other people of personal importance. The regulation of such travel had to be included in the bill on the status of Ukrainians in Poland: leaving Poland for less than a month is possible without losing temporary protection status.<sup>48</sup>

Not many refugees do not register if they want to stay in Poland, even temporarily. The main data source is the PESEL database.

On 21 November 2022, there were 1.465 million applications for the PESEL number for Ukrainians fleeing Russia's war on Ukraine ("UKR status")<sup>49</sup>. All the complete applications are being approved. However, there was a slight drop in the number of Ukrainians in November 2022 in the detailed statistics of Chancellery of the Prime Minister as the regulations on losing protection came into force. New PESEL numbers were still given, and that number was then rising.<sup>50</sup>

### *2.2.2 Pre-war migrants from Ukraine and other countries*

The Ukrainian inflow of migrants to Poland has mainly been characterized by economic factors in previous years. Poland has been regarded as a popular destination for work by Ukrainians since 2012. After the hostilities on the Crimean Peninsula in 2014, the number of work permits started to increase rapidly. According to Statistics Poland,<sup>51</sup> 504.2 thousand work permits were issued, of which 64.5% to citizens of Ukraine in 2021. Three-quarters of all permits were issued to men, and the main occupational groups were elementary occupations, plant and machine operators and assemblers, and craft and related trade workers. These latter individuals worked in the transport and construction industry. Ukrainians and Belarussians usually stayed in Poland for up to three years, regularly returning home for a few months. The total number of Ukrainians registered in ZUS (the Polish social security system for pension insurance (i.e., working and paying a pension contribution)) at the end of 2021 was 627 thousand.<sup>52</sup> Generally, as immigration increased, more Ukrainian women came to Poland, mainly to work as carers for elderly people and cleaning personnel. Apart from registered and legal employment, many people worked without an official contract, as staying in Poland for up to 90 days (every 180 days) was possible for any person with a biometric passport. After Russia's 2014 aggression on Ukraine, students whose parents were able to cover their daily expenses and even buy a flat in one of the big cities came to Poland. These young people usually stayed and worked in Poland after graduating.

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<sup>48</sup> USTAWA z dnia 8 czerwca 2022 r. o zmianie ustawy o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa oraz niektórych innych ustaw. Kancelaria Sejmu, Dz. U. 2022 poz. 1383. <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20220001383> (Act of 8 June 2022 – amendments to multiple acts and the Act on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 1383. Last accessed: 18 November 2022

<sup>49</sup> Data published by the Chancellery of The Prime Minister, [Registered applications for the UKR status due to the conflict in Ukraine - Otwarte Dane](#)

<sup>50</sup> *Ibid.*, dataset "Detailed statistics on persons registered in the register of citizens of Ukraine and members of their families.", <https://dane.gov.pl/en/dataset/2715,zarejestrowane-wnioski-o-nadanie-statusu-ukr/resource/43141/table>

<sup>51</sup> [Statistics Poland / Topics / Labour Market / Studies / Work permits for foreigners in Poland in 2021](#)

<sup>52</sup> Zakład Ubezpieczeń Społecznych [Social Insurance Institution] [Cudzoziemcy w polskim systemie ubezpieczeń społecznych \(zus.pl\) – Foreigners in polish social security system as of the end of 2021, date of publication: June 2022](#)



About 20 to 23% of the incoming refugees found shelter and support with family members or acquaintances already living in Poland.<sup>53</sup> Multiple employers played a significant role in receiving the families of their workers. Companies of all kinds and sizes prepared accommodation and provided information and immediate help for arriving Ukrainians, and not always families of their employees but also acquaintances. This was done with the active help of Ukrainians working in Poland. The Ukrainian diaspora community was a great source of information for arriving refugees, especially through social media channels. Ukrainians earned a positive reputation as skilled and efficient workers, as even those without Polish language skills could communicate and are good team members, a good starting point for newcomers searching for jobs. Not many children aged 10-18 from Ukraine were enrolled in Polish schools, and the educational system is not well-prepared to serve such a significant number of children from different education systems.

Apart from the largest group of migrants from Ukraine (57% of migrants in Poland, over 300 thousand people with valid residence permit in 2021), Belarusians, Germans, Russians, Vietnamese and Indian citizens are also registered in Poland.<sup>54</sup> Most of those are migrants who have a residence permit for economic reasons. Among the citizens of Belarus living in Poland (over 50 thousand in June 2022) who arrived after the 2020 elections, almost 3,000 have sought international protection.<sup>55</sup> Many people who migrate to Poland from historically Soviet territories have a Polish connection in their family history, most of whom immigrated permanently. Immigrants are usually adults under 45 years old, and the gender structure is balanced.

Generally, immigration before 24 February 2022 from Ukraine was for economic reasons and connected with work, but over 60% of workers were interested in staying in Poland permanently or for a few years.<sup>56</sup> Belarusians, Russians and other migrants think of Poland as a permanent or long-term place to stay, work, and raise children. Because of the embargo on Russia, many companies moved to Poland from neighbouring Belarus<sup>57</sup> and some from Russia with their employees. Ukrainian companies also transferred their operations to Poland, with support from the state agency PAIH.<sup>58</sup> All migrants working in Poland are more willing to stay longer or permanently. Many Belarusians would be imprisoned upon returning to their home country, indicating they might be eligible for international protection. Living in Poland allows them to remain in contact with their families and friends, relatively close to their country of origin. This is also common among Ukrainians temporarily staying in Poland.

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<sup>53</sup> A New Home or a Temporary Refuge? The situation of refugees from Ukraine applying for the Polish personal identification number (PESEL) in the 12 largest Polish cities at the end of April 2022, Centrum Analiz i Badań Unii Metropolii Polskich [Research and Analysis Centre, Union of Polish Metropolises], September 2022. [https://metropolie.pl/fileadmin/news/2022/11/A\\_New\\_Home\\_or\\_a\\_Temporary\\_Refuge.pdf](https://metropolie.pl/fileadmin/news/2022/11/A_New_Home_or_a_Temporary_Refuge.pdf)

<sup>54</sup> Office for Foreigners data [Statystyki migracyjne - Urząd do Spraw Cudzoziemców - Portal Gov.pl \(www.gov.pl\)](https://www.gov.pl)

<sup>55</sup> *Ibid.*

<sup>56</sup> Report on the third edition of the sociological survey "Citizens of Ukraine on the Polish labor market" by EWL Group and Centre for East European Studies at the University of Warsaw, conducted on December 2021, published in February 2022, [https://ewl.com.pl/wp-content/uploads/2022/02/EWL\\_2022\\_RAPORT\\_MOBILNOSCI\\_TRANSGRANICZNEJ\\_SALE\\_WWW.pdf](https://ewl.com.pl/wp-content/uploads/2022/02/EWL_2022_RAPORT_MOBILNOSCI_TRANSGRANICZNEJ_SALE_WWW.pdf)

<sup>57</sup> News <https://belsat.eu/pl/news/05-07-2022-setki-bialoruskich-firm-przenosi-sie-do-polski-w-poszukiwaniu-bezpieczenstwa-i-stabilnosci/>

<sup>58</sup> Information on programme Poland Business Harbour: [https://www.paih.gov.pl/20220905/poland\\_business\\_harbour](https://www.paih.gov.pl/20220905/poland_business_harbour)

### 2.2.3 Profiles of the different types of refugees fleeing from the war in Ukraine

#### 2.2.3.1 Demographic and social composition of refugees

Of the refugees coming to Poland, most of the adults were women, three-quarters of them came with children or other relatives, and most of them were 30-44 years old. After mandatory military mobilization, men between 18 and 60 years old were generally not allowed to leave Ukraine (except, for example, for parents of three or more children). Some of the elderly and single fathers with small children arrived in the subsequent waves of immigration in March and April 2022, when more information was available about protection granted in Poland.<sup>59</sup>

According to all surveys and data from the PESEL register, of the 146,545 thousand applications (as of 21.11.2022), slightly more than 40% of Ukrainian refugees are under 18 years old, and there are almost equal numbers of boys and girls; 46.9% of women are aged 18-65, there are only 9% men in this age group; while 2.9% women and 0.9% men of over 65 years old.<sup>60</sup>

Nearly half (45 to 50%) of adults declared in surveys that they had a university degree and a readiness to work in Poland. Within two months after arrival, about 19% of Ukrainian refugees were already working, 10% had a job promised to them in Poland, and only about 22% of them said they were not working in Poland at that moment. In reference to the family situation, almost half of the adults were with children; in this group, the drive to work has proved to be particularly strong. Overall, the intention to work among the newcomers has been higher than expected.<sup>61</sup>

Smaller groups of other nationalities from Ukraine, such as Roma people, Crimean Tatars, and students from Ukrainian universities of many nationalities, are perceived as persons of colour in Poland. Roma people came to Poland in groups and were not welcomed like other Ukrainians. In the reception centers, they were not served until interventions by Polish NGOs, including Roma NGOs.<sup>62</sup>

Crimean Tatars, who came to Poland after the 2014 peninsula annexation by Russia, were taken care of by the Polish Tatar diaspora community. More Tatars came to Poland after the fighting started again. As they had been displaced in Ukraine since 2014, Poland became a safe harbour for them, especially due to the new regulations related to temporary protection introduced in March 2022.

In February and March 2022, groups of third-country nationals and single young people crossed the Polish-Ukrainian border, usually citizens from different countries of Africa and also India. They were students evacuating from universities in Kyiv and some from Lviv and other cities. There were

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<sup>59</sup> Detailed statistics on persons registered in the register of citizens of Ukraine and members of their families. A set of daily updated data published by the Chancellery of the Prime Minister <https://dane.gov.pl/en/dataset/2715,zarejestrowane-wnioski-o-nadanie-statusu-ukr/resource/42869/table> Date of access 22.11.2022

<sup>60</sup> [Registered applications for the UKR status due to the conflict in Ukraine - Otwarte Dane](https://dane.gov.pl/en/dataset/2715,zarejestrowane-wnioski-o-nadanie-statusu-ukr/resource/42870/table?page=1&per_page=20&q=&sort=Date), [https://dane.gov.pl/en/dataset/2715,zarejestrowane-wnioski-o-nadanie-statusu-ukr/resource/42870/table?page=1&per\\_page=20&q=&sort=Date](https://dane.gov.pl/en/dataset/2715,zarejestrowane-wnioski-o-nadanie-statusu-ukr/resource/42870/table?page=1&per_page=20&q=&sort=Date) Date of access 22.11.2022

<sup>61</sup> The living and economic situation of Ukrainian refugees in Poland, Department of Statistics NBP (National Bank of Poland), Warszawa, 2022. <https://www.nbp.pl/publikacje/migracyjne/ukrainian-refugees-2022.pdf>, also a debate organized on 14 of September, 2022, by the Centre of Migration Research <https://www.migracje.uw.edu.pl/wydarzenia/polskie-miasta-w-obliczu-wojny-w-ukrainie-od-krotkoterminowego-wsparcia-kryzysowego-po-dlugoterminowa-zrownowazona-przyszlosc-miast/>

<sup>62</sup> Amnesty International - report on Roma refugees and situation monitoring: [Uchodźcy z Ukrainy w Polsce – Amnesty International](https://www.amnesty.org/en/documents/EUR60/001/2022/01/)

numerous reports of discrimination and violence against people of colour as they tried to flee Russia's military invasion of Ukraine, but they were prevented from fleeing mainly by law enforcement authorities in Ukraine and Poland.<sup>63</sup> In response to the xenophobic attitude to and violation of the human rights of these people, academics in Poland, in coordination with Ukrainian partners, organized help and transport to their countries of origin, usually from Warsaw airport.

However, there is a process of learning on the Polish side in relation to the distinction between Russian-speaking Ukrainians and Ukrainian-speaking refugees. All the new services, such as government and company websites, phone helplines, documents, and even cultural assistance at schools, were initially only in Ukrainian. Some refugees among those who have come to Poland speak only Russian, and they may not understand Ukrainian. In Poland, the Russian language was not often used and is now perceived as a language of oppression, meaning that even the Polish branch of the National Cultural Institute that prepared materials in Russian was dissolved.<sup>64</sup> This is a problem for some Ukrainians, but also for almost all Belarusians who come to Poland, as they cannot find easily accessible, official sources of information in a language they understand. It represents an especially difficult situation for Russian-speaking youth and children facing a dual language barrier at schools. On the other hand, the Ukrainian and Polish languages are perceived as similar enough to communicate in simple situations and Polish as easy to learn for Ukrainians.

#### *2.2.3.2 Locational preferences and the spatial distribution of refugees*

Members of the Ukrainian minority and migrants staying in Poland before 24 February 2022 made great efforts and provided support, shelter, and information to newly arriving people fleeing Russia's war against Ukraine. According to National Bank of Poland research,<sup>65</sup> about 20% of the refugees arriving after February 24, 2022, stayed with Ukrainian family or friends, while this proportion was 23% according to the survey carried out by the Union of Polish Metropolises.<sup>66</sup> As Ukrainian men mainly came to work and stayed at workers' hostels where there were no suitable places for other family members, the number of family reunifications remains low. Additionally, some of those men who were construction workers have, in the meantime, returned to Ukraine in order to serve in the military. The choice of location was partially made on the basis of previous visits and work in Poland (about 14% of adults had such experience prior to 24 February 2022) or having someone from their family or friends working in Poland (28% and 12% of respondents). But almost half of the refugees had no previous knowledge about Poland at the time they chose their destination. Forced by circumstances, they got on the trains that were provided and arrived in Poland, where they received information at the first reception points.

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<sup>63</sup> Discrimination and Racism Against Third Country Nationals Fleeing Ukraine Must End: IOM Director General, IOM, 3 March 2022. <https://www.iom.int/news/discrimination-and-racism-against-third-country-nationals-fleeing-ukraine-must-end-iom-director-general>

<sup>64</sup> The site on Polish culture (Culture.pl) by Adam Mickiewicz Institute had a Russian-language version, but in April 2022 the institute (under the Ministry of Culture and National Heritage) decided to stop publishing in Russian and start in Ukrainian. Information on the decision: <https://iam.pl/pl/oswiadczenie-iam-w-sprawie-portalu-culturepl>

<sup>65</sup> The living and economic situation of Ukrainian refugees in Poland, Department of Statistics NBP (National Bank of Poland), Warszawa, 2022. <https://www.nbp.pl/publikacje/migracyjne/ukrainian-refugees-2022.pdf>  
<https://www.nbp.pl/publikacje/migracyjne/ukrainian-refugees-2022.pdf>

<sup>66</sup> A New Home or a Temporary Refuge? The situation of refugees from Ukraine applying for the Polish personal identification number (PESEL) in the 12 largest Polish cities at the end of April 2022, Centrum Analiz i Badań Unii Metropolii Polskich [Research and Analysis Centre, Union of Polish Metropolises], September 2022. [https://metropolie.pl/fileadmin/news/2022/11/A\\_New\\_Home\\_or\\_a\\_Temporary\\_Refuge.pdf](https://metropolie.pl/fileadmin/news/2022/11/A_New_Home_or_a_Temporary_Refuge.pdf)



## Research on Long-term Housing of Ukrainian Refugees in Europe commissioned by Habitat for Humanity International

The Union of Polish Metropolises analysed the 12 biggest cities in April 2022,<sup>67</sup> finding that almost 70% of all refugees in Poland were staying in those cities. Refugees mainly stay in the biggest cities in Poland as they are more likely to have access to education, jobs, and housing there. In March 2022, the 12 largest Polish cities hosted almost 70% of all Ukrainian refugees and Ukrainians with another legal status. Over time, the number of incoming and staying refugees dwindled in the cities that represent the main transport hubs. Rzeszów and Przemyśl, near the Ukrainian border, served as the first reception centres and Kraków and Warszawa as the main train destinations. Other cities such as Wrocław, with the most sizeable Ukrainian diaspora community, Katowice, Kraków, Gdańsk, and Poznań started to host more newcomers, too. The latter are all large municipalities with ample work and accommodation opportunities; the latter in the form of collective accommodation for refugees, support with finding private accommodation (solidarity housing with no payment or at a reduced price), and an active rental market.

Smaller cities and towns also organised shelters and provided transport from the large reception centers. However, in the first weeks following 24 February 2022, not many people were interested in staying in these places, as they intended to choose big cities with a better public transport network.

Following 1 May 2022, when it became mandatory to have a PESEL number to receive benefits, some refugees travelled to smaller communities to register without a long wait. They realized that the latter places also offered shelter and housing for refugees, and many of them moved in.<sup>68</sup> However, the public transport network is a significant factor for refugees when deciding where to stay for the long term, especially because there are only about 200 thousand private cars owned by Ukrainians who arrived in Poland due to Russia's war on Ukraine.<sup>69</sup>

There were also many grassroots activities designed to help refugees to relocate to other countries. For instance, volunteers who owned cars gave refugees rides from the border zone and nearby reception centres. Buses and other means of transportation were organized by local authorities in cooperation with twin/sister cities in Europe that were willing to take in refugees. Assistance was scaled up to support those travelling to airports, and information provision was arranged at train stations. Of all forms of help and support, most refugees stated that they had used free transport.

The Polish authorities are not able to provide precise statistics on the number of refugees that travelled through Poland to other countries. The destinations were many and included not only countries bordering Poland. In some countries, time was needed to prepare for the newcomers and convey information to people seeking safety and protection. Estimations based on monitoring mobile devices indicate that about 9% of refugees travelled on from Poland, usually headed towards other European countries. Ukrainians also travelled back to their country, so estimating the size of the group leaving Poland is less important than the number of those who stayed. In May 2022, the number of Ukrainians in Poland had dropped by 476 thousand people compared to in April 2022. This number also includes

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<sup>67</sup> P. Cywiński, M. Wojdat, Urban Hospitality: unprecedented growth, challenges and opportunities. A Report on Ukrainian Refugees in the Largest Polish Cities, Research and Analysis Centre of the Union of Polish Metropolises, April 2022. [https://metropolie.pl/fileadmin/user\\_upload/UMP\\_raport\\_Ukraina\\_ANG\\_20220429\\_final.pdf](https://metropolie.pl/fileadmin/user_upload/UMP_raport_Ukraina_ANG_20220429_final.pdf)

<sup>68</sup> Urban hospitality. Estimation of the number of Ukrainian nationals in the UMP cities in March, April, May 2022, Research and Analysis Centre, Union of Polish Metropolises, July 2022, [https://metropolie.pl/fileadmin/news/2022/07/Urban\\_hospitality\\_update.pdf](https://metropolie.pl/fileadmin/news/2022/07/Urban_hospitality_update.pdf)

<sup>69</sup> Dataset on border traffic of means of transport: <https://dane.gov.pl/en/dataset/2708,dane-statystyczne-ruchu-granicznego-srodkow-transportu/resource/42746/table>

the 60-80 thousand Ukrainians who resided in Poland prior to 24 February 2022 who returned to their country immediately after Russia invaded Ukraine.<sup>70</sup>

### *2.2.3.3 Plans regarding the length of stay in Poland or return to Ukraine*

In surveys conducted by the Union of Polish Metropolises<sup>71</sup> and by the National Bank of Poland,<sup>72</sup> 9% and 16% (respectively) of refugees declared their intention to stay in Poland for at least a year. However, the surveys were conducted in April and the first half of May 2022. Many respondents were planning to go back to Ukraine as soon as the hostilities ceased: namely, 46% and 59% of respondents. Only 2% and 6% (respectively) of the respondents were planning to go to another country. The authors of the surveys pointed out that data collection took place in the registration offices and only in a small part in accommodation centres, and the people who were planning to travel did not need to register in Poland.

The population of Rzeszów, the city closest to Ukraine with a substantial number of flats, rental and labour market opportunities, has increased most rapidly, by about 117 thousand Ukrainians, representing more than 35% of the city's population in January 2022.<sup>73</sup> By November 2022, the number of people moving to other parts of Poland or another EU Member State had decreased. Many Ukrainians in Poland, even those who are searching for a job or already working but do not have a position in line with their qualifications, still declare their intention to return to Ukraine.

As the damage to Ukraine becomes more evident and problems with energy distribution increase, many refugees declare their intention to return not immediately after the hostilities stop but after a few months when the infrastructure in Ukrainian cities is repaired, and schools operate on-site. Because the hostilities have now lasted more than six months, people are starting to settle in Poland for longer than anticipated in the first weeks following 24 February 2022.

The last, more recently incoming group of refugees are people deeply affected by war who have lost their livelihood and sometimes their families. Those people are looking for a peaceful location, long-term shelter and are in need of psychological and medical help. Meeting the trauma-related needs of this group requires professional help and the coordination of many kinds of services. These kinds of refugees were not foreseen by the Polish crisis management scheme, but international organizations and rapidly growing Polish NGOs are already in place to help, and opportunities for potential relocation and other funded programmes have been created.

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<sup>70</sup> Urban Hospitality. Estimation of the number of Ukrainian nationals in the UMP cities, March, April, May 2022, Research and Analysis Centre, Union of Polish Metropolises, July 2022, [https://metropolie.pl/fileadmin/news/2022/07/Urban\\_hospitality\\_update.pdf](https://metropolie.pl/fileadmin/news/2022/07/Urban_hospitality_update.pdf)

<sup>71</sup> A New Home or a Temporary Refuge? The situation of refugees from Ukraine applying for the Polish personal identification number (PESEL) in the 12 largest Polish cities at the end of April 2022, Centrum Analiz i Badań Unii Metropolii Polskich [Research and Analysis Centre, Union of Polish Metropolises], September 2022. [https://metropolie.pl/fileadmin/news/2022/11/A\\_New\\_Home\\_or\\_a\\_Temporary\\_Refuge.pdf](https://metropolie.pl/fileadmin/news/2022/11/A_New_Home_or_a_Temporary_Refuge.pdf)

<sup>72</sup> The living and economic situation of Ukrainian refugees in Poland, Department of Statistics NBP (National Bank of Poland), Warszawa, 2022. <https://www.nbp.pl/publikacje/migracyjne/ukrainian-refugees-2022.pdf>

<sup>73</sup> Urban hospitality: unprecedented growth, challenges and opportunities – A Report on Ukrainian refugees in major Polish cities, Research and Analysis Centre, Union of Polish Metropolises, April 2022, [https://metropolie.pl/fileadmin/news/2022/10/UMP\\_raport\\_Ukraina\\_ANG\\_20220429\\_final.pdf](https://metropolie.pl/fileadmin/news/2022/10/UMP_raport_Ukraina_ANG_20220429_final.pdf)



## 2.3 Solutions to provide immediate and longer-term help for refugees

### 2.3.1 Immediate programs to provide accommodation and housing for refugees

#### 2.3.1.1 Main forms of immediate and short-term accommodation

Immediate accommodation was organised in Poland by citizen volunteers who started to organise reception points, and local authorities followed very quickly, providing places in sports halls, event-hosting buildings, and local community centres. A common practice at these reception points was to coordinate lists of the accommodation offered by private people, often as solidarity housing. Local authorities checked the places and listed people in need of housing with special needs. These lists were used during the first months, in March, April and May. Afterwards, solidarity housing offers ran out almost entirely, and the search for flats, market-based or other, was done through social media within local groups. The system of crisis management involved regional representatives of the central government (voivodes) contracting hotels, holiday resorts, student houses, and other places of accommodation. Also, private companies provided places, usually for their workers and their families, paying for hotels and other short-term rented apartments. Short-stay housing for individuals was also financed by international organisations (e.g. an Airbnb programme encouraging hosts to offer stays for refugees and financing fully or partially from IOM funds). Many people invited refugees to stay at their homes or share their apartments: some research suggests that in April 2022, as many as 38% of Ukrainian refugees were staying with Polish families (20%) or in places provided by Poles (18%).<sup>74</sup> Of the respondents only from Warsaw, 12% were staying in places provided by non-relatives for free; 23% were tenants, and 3% were paying, but only a small amount.<sup>75</sup>

Among those staying in Poland, only about 10% used the accommodation provided by authorities at the reception centres.<sup>76</sup> During the first three months, those places functioned as in a crisis situation, in cooperation with all other institutions of the local or central government (organized and financed according to the Crisis Management Act<sup>77</sup>). During summer, some authorities decided to close the smallest reception points, usually located in small communities, as they did not offer additional services (e.g., job-finding services) and providing those services would have required additional financing. In September and October 2022, some reception facilities were also closed, and the people staying there were transferred to bigger hubs or became self-sufficient with the help of local social care. Those decisions were motivated by the need to provide complex services. These services are usually provided by international organisations in cooperation with local and usually small-sized NGOs. The best example may be the support provided by international organisations (IOM, UNICEF) to the City of Warsaw for programmes for the integration and education of youth and their families staying in Warsaw. International organizations provide training, counsel, and financial support for smaller, local and specialized NGOs contracted by the city, and all the Warsaw social support institutions are

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<sup>74</sup> A new home or a temporary refuge? Report by Research and Analysis Centre, Union of Polish Metropolises, September 2022, <https://metropolie.pl/artykul/report-a-new-home-or-a-temporary-refuge>

<sup>75</sup> Hospitable Poland Report, Bukowski M. and Duszczuk M. (eds.), Warsaw 2022, WiseEuropa. [Hospitable-Poland-2022.pdf \(wise-europa.eu\)](https://wise-europa.eu/Hospitable-Poland-2022.pdf) Date of access: 09.10.2022

<sup>76</sup> Only partial data, from Warsaw officials: during the first three months about 3.5 thousand places in accommodation centers, while about 800 thousand Ukrainians passed through the city: <https://um.warszawa.pl/documents/39703/26560163/Warsaw+in+the+refugee+crisis+-+report+for+the+first+three+months.pdf/>

<sup>77</sup> Crisis Management Act - Ustawa z dnia 26 kwietnia 2007 r. o zarządzaniu kryzysowym, Dz. U. 2007 nr 89 poz. 50, <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20070890590/U/D20070590Lj.pdf>

involved in attempts to establish the best ways to integrate Ukrainians into Polish social care and labour support systems. The programme is planned to run until the end of 2022, with potential continuation – and change.<sup>78</sup> The centralised accommodation centre near Warsaw – the Ptak Humanitarian Aid Centre – is actively operating, providing help and accommodation for about 3 to 5 thousand refugees.<sup>79</sup>

Some people are staying in temporary shelters for longer periods. Families and people with special needs, unable to function without assistance or support, in need of regular medical help or other treatment, are now being transferred to the Polish social care system as the time of operating under a system of crisis management is passing. Some of the refugees who are staying at the shelters are simply waiting for the war to end. They are not prepared to live in an unknown country, but as professional workers are now providing them with support and services, their number is dwindling.

#### *2.3.1.2 Coordination mechanism*

International and local organizations created the Refugee Coordination Forum, now led by UNHCR. Having close contact with the Polish government, local authorities, and the private sector, and an ability to organize volunteers, its role is to share information, provide quick and efficient responses to issues that emerge locally or on a greater scale, and provide support to organizations that are delivering humanitarian and protection- and integration-focused assistance. The Forum is open to any entity seeking information, guidance, or examples of good practice.

Accommodation was coordinated by local authorities and city officers with the help of many volunteers. Some groups even created, verified and redirected incoming Ukrainians to private homes, not only the accommodation provided by the government. After the first few weeks, the coordination was taken over by professional organizations (international NGOs and agencies) with the support of local NGOs. Many refugees were using hotels and making reservations online while travelling. Only a small proportion of all refugees used the accommodation available in big, open-space centres. According to UNHCR research in Poland, about 14% of respondents stayed in temporary accommodation, and 4% in reception centres (short-term).<sup>80</sup> These places were needed but not used to their total capacity, according to local authorities. The voivodes also contracted accommodation in hotels, vacation resorts, and similar places in April and the beginning of May. Those places were intended for single parents with children, the elderly, and people with special needs. There were more private spaces and rooms in these places, so (particularly) the youngest children could be hosted in appropriate conditions.

In summer months, and as the number of places provided by the government dwindled, international organizations and foundations financed more temporary places in hotels and private rentals, while local NGOs coordinated to whom these were provided, what other help was needed, and helped check the places (e.g. an Airbnb programme for refugees). Regarding these programmes, the refugees sometimes stayed for about one month, but sometimes only two weeks before trying to find other more stable accommodation or leaving the country.

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<sup>78</sup> Short note about this cooperation on the official website of the City of Warsaw: <https://um.warszawa.pl/-/warszawa-dziala-na-rzecz-integracji-gosci-z-ukrainy>

<sup>79</sup> Information about services and daily information on the number of refugees: <https://humanitarianexpo.com/en/>

<sup>80</sup> Lives on hold: profiles and intentions of refugees from Ukraine, UNHCR Regional Bureau for Europe, July 2022, <https://data.unhcr.org/en/documents/details/94176> Date of access:10.12.2022

### *2.3.1.3 Funding resources*

Local reception centres and small units of accommodation were financed by local governments (*samorząd*) using resources for crisis management (funded through the city budgets without any additional contribution from the central government). Bigger accommodation centres, places contracted in hotels or other locations were financed from the central budget: in March, a special fund was established to provide for accommodation, “40 złotys a day” benefits, and more recently, language lessons for schoolchildren and adults and support for job-searching. Central government funding is distributed by the voivodes among the accommodation and service providers. After more than half a year, the local governments are transforming the nature of refugee help from crisis management to (usually) more standard forms of homelessness prevention and support, family and social care structures. This requires more funding from the central government, which is not yet available, so the resources of international organizations are already being used.

Local governments, with the consent of national authorities, cooperate with UNICEF to provide education services and support for children (funds for integration: employment of teaching assistants, training and materials for teachers; also, the organization of places of collective online learning and learning devices for pupils still attending lessons within the Ukrainian education system). Pomorskie Voivodship used the European Social Fund to support educational programmes for refugees (not only children but also adults). Additional health services and medication provided in accommodation centres have been financed from different sources, mainly UN Agencies and international NGOs.

### *2.3.1.4 Underserved groups of UAR*

Some groups were served with more hesitation: Roma from Ukraine were initially not welcomed in the reception centres and other places of accommodation. After the intervention of NGOs and even members of parliament, a place for them to stay was found.

The problem of accommodating groups of unaccompanied minors was also a challenge and still is in legal terms: groups of children and youth came to Poland without parents as many childcare institutions were evacuated. Sometimes the groups came with guardians, but not as many as needed, and without documents. For those groups, some vacation resorts were usually prepared, but the problem of the legal status of the minors is still debated and problematic. The vacation resorts were also in use during winter vacations, so there was only a need for small improvements.

Many Ukrainians are still supported by families, volunteering Poles, and companies, and more than 20% are renting flats and homes, paying the market price. As rents started to climb, this has become a problem, partly due to the “40 złoty a day” benefit that contributed to the sharp increase in demand in the private rental market. The high rents affect both the domestic population and the refugees and result in the situation that young people cannot leave their parents’ houses and refugees cannot move out from temporary shelters.



### *2.3.2 Longer-term, more permanent solutions for providing accommodation and housing for refugees*

Central institutions and local governments were not prepared to accommodate so many refugees. In this situation, the response came from individuals and the market and was of great help. For years, the housing policy has been to privatize the problem of providing adequate housing, and only in the last few years has some discussion started to be visible in the mainstream media about how market solutions are not accessible to every social group and that some social or affordable housing programmes are needed. None of the solutions promised by politicians was implemented on a larger scale, but there was already a great problem with providing municipal housing to people that were eligible, meaning they might have to wait for a flat (a tenancy contract with the municipality, reduced rent) for more than three years. Because of these problems, no particular programme or preferences for accommodation for Ukrainians were proposed, but they are in the same situation as Poles because of their integration into the Polish social care system.

The only form of temporary support, aimed not at Ukrainians but at Poles who host them, is the “40 zlotys per day” benefit. Each Ukrainian with refugee status may be registered by the host, and the host receives 40 zlotys for each individual for each day of residence, but for no longer than 120 days. For persons unable to work (elderly, with specific health issues or disabilities, guardians of minors or people in need of constant assistance), the benefit may be prolonged each month for the next month without any limit. The Polish host is obliged to provide not only a place to live and sleep but also food and other items and support that are needed: information, transport, help with procedures or in searching for a job. This benefit was created and financed by the government to be analogous to agreements between the state and big accommodation providers – i.e., support for individuals acting as small accommodation centres.

The mobilisation of civic society and the effects of the “40+ benefit” were substantial during the first six months of the conflict. Many flats, previously rented in the long and short-term, were made available for refugees, but many places were also “activated” and put into use by people other than the owners: summer homes, flats used as offices, additional apartments, parts of houses, etc. The phenomenon of those empty spaces activated by private owners now being used by people in need started another discussion: about the empty spaces owned by local government and many companies.

A “housing package bill” was introduced in 2020 by the government to stimulate the building of new and affordable housing for rent and to subsidize the renovation of housing stock owned by municipalities.<sup>81</sup> In 2021 all local governments started to use funds from that renovation programme.<sup>82</sup> Through amendments introduced in July 2022, some procedural simplifications were made, so the municipalities may use the fund at a greater scale, renovate more housing stock (usually empty), and adapt empty buildings for housing purposes. This is designed to provide more flats in the relatively short term in cities and good locations.

All the housing, rental market, and non-profit solutions are usually located in the biggest cities and were previously mainly prepared for domestic citizens migrating in search of jobs and better salaries and for students moving to academic centres. Poland had the highest number of flats under construction and being built per one thousand inhabitants in Europe, but the new stock is located in

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<sup>81</sup> <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000011>

<sup>82</sup> Description of the package bill: <https://obserwatorium.miasta.pl/pakiet-mieszkaniowy-jakie-zmiany-wprowadza-mieszkalnictwo-ustawa/>

the 16 biggest cities, and the rental market offers involve rather small flats (max. three rooms). The mobilisation unlocked many flats and houses around the big cities and farther out in the country, but the need is greater, and no long-term solution is being proposed or discussed by the central government, opposition, local municipalities, or specialists.

Support for private renting for Ukrainians is not well received by the Polish public, as Poles do not have such help. Local governments are responsible for providing housing for people living in their area, but there are not enough communal flats and houses to provide for all those who qualify: currently, 130 thousand households are on the waiting lists for communal flats. There is financial support aimed at helping persons struggling with the cost of housing: housing benefit, more recent new benefits connected with the epidemic (non-applicable for refugees), and an energy-purchase benefit. The housing benefit is about 300 zlotys monthly per household, has not been index-linked for more than ten years, thus is now a very small amount. The municipalities tend to discourage programs based on supporting rent payments for refugees, as market rents have risen alarmingly during the last months, and there are increasing problems with the lack of available flats in the private rental market – especially for students starting the academic year and classes in the biggest cities.<sup>83</sup>

#### *2.3.2.1 Relations between UAR housing programs' and the mainstream affordable housing schemes*

The affordable housing programmes were not efficient enough to create a substantial stock of housing for use during the refugee crisis. The most recent scheme – state guarantees for obtaining a mortgage without a down payment – was announced at the end of 2021<sup>84</sup> and was supposed to start in May 2022, but the situation with rising prices and interest rates made it unachievable. Municipalities started to adapt some empty spaces and flats owned by the community, with the help of companies and volunteers, to host some Ukrainians, but this had to be a short-term arrangement (an “intervention” only) because of the regulations on housing managed by the local government. Refugees may now apply to rent housing from the local government but on the same terms as Poles: conditions include six months of living in the area, low income, and special needs. Ukrainians may apply to all the supported housing programmes, but the shortage of housing is so severe that people on all waiting lists count the time in years. All that is available now is rental accommodation at market prices,<sup>85</sup> sometimes even sharing of flats and houses – e.g., mothers with children rent an apartment together due to the high prices so that they can help each other with childcare.

The Polish tenancy law, compared to that in other European countries, is very favourable to the tenant in terms of protection against eviction. There is a “basic” type of lease agreement and another special type (“occasional lease”) that envisages faster eviction procedures based on submission to execution by the tenant (notarial deed with an alternative place of living indicated). There has been a change in the legislation<sup>86</sup> to the effect that when Ukrainian refugees rent out a flat on the private rental market, they do not have to present a document proving that they have another place to live in Poland, which

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<sup>83</sup> Commercial companies analysis of the ads on multiple listing pages: <https://www.expander.pl/raport-expandera-i-rentier-io-najem-mieszkan-iii-kw-2022/>

<sup>84</sup> Act of 1st September 2021 on guaranteed housing loan [Ustawa z Ustawa z dnia 1 października 2021 r. o gwarantowanym kredycie mieszkaniowym] <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002133> date of access 09.12.2022

<sup>85</sup> Special coordination site by Chancellery of the Prime Minister, for housing there is only „Ads” section: <https://pomagamukrainie.gov.pl/>

<sup>86</sup> Art 69. of ACT of March 12, 2022 on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 583.] Last accessed: 18 November 2022.

otherwise is required from Poles by private landlords to facilitate the legal procedure against tenants in the case of non-payment. This new legislation provides more protection for private landlords, but the change is not well integrated into the legal system and therefore evokes doubt. There was much more advice, even from the municipalities, about what kind of contracts should be signed with refugees so the landlord could evict them in case of failure to pay rent. In Polish law, it is very hard to evict anyone, no matter the kind of lease, especially when children are involved or people in difficult situations (unemployed, in need of assistance, etc.). The bottom line of many pieces of advice was that there should be no contract, so the refugees are treated as guests only, with no right to stay in place. Most of the lease agreements, including with Ukrainians, are of the “basic” type, with no additional requirements and guarantees for the landlord. Therefore, some landlords prefer Poles (even stating this in published ads) or demand deposits of three times the monthly rent (deposits are usually the equivalent of a single month’s rent, or 1.5).

Another solution is underway in the form of a bill project by the Prime Minister’s Chancellery.<sup>87</sup> According to this, it is proposed to adapt buildings (office and retail) for housing without the requirement of obtaining a building permit for changing the building’s function with full respect to spatial plans. This is now being implemented by big NGOs, but only temporarily: this involves the adaptation of office buildings that need additional bathrooms and kitchens but which are structurally appropriate for people to stay in, and all technical requirements are fulfilled. This is still the only proposal for temporary housing and usually applies to families and shared spaces (e.g. shared bathrooms and/or kitchens), but in good locations where all social services, job, and social city infrastructure is already in place.

Local governments are trying to accelerate all housing programmes (renovations, municipal housing, and not-for-profit rental housing, usually done by municipal companies but now in the form of Social Housing Initiatives - SIM) that were planned for the forthcoming three or four years. This may be possible because of access to financing from governmental housing programmes in the form of subsidies and credits. Also, as commercial house developers are now reducing the number of constructions they start, it will be possible to find general contractors and even use the potential of Polish companies who produce modular housing – mainly for export to Scandinavian countries. The only problems are now with quotations and public procurement (because of the rapid increase in the cost of construction), and current problems with financing from local governments: they have to prefinance house building investments or general renovations of empty buildings, although the central government provides substantial grants (80% of the cost at a maximum). Increasing the housing supply would be a means of keeping migrants in cities – especially those professionals that are needed in many public services, like healthcare, education, and care.

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87 <https://www.gov.pl/web/premier/projekt-ustawy-o-zmianie-sposobu-uzytowania-niektorych-budynkow-niemieszkalnych-na-budynki-mieszkalne>

## 2.4 Other services to ensure integration

### Social benefits available to Ukrainian refugees

Refugees from Ukraine are entitled to all the social benefits in the Polish social care system, but the main ones are:

– 300 PLN (~62 EUR) one-time benefit for each person with UKR status and a PESEL number.<sup>88</sup> This benefit is only for Ukrainian refugees.

– 500 PLN (about 110 EUR) of monthly benefit for each child under 18 years old, with the requirement of having a PESEL number for both the child and the parent(s). Beneficiaries need to have a Polish bank account number, and it is also mandatory to go through an online application process.<sup>89</sup>

– Family Care Capital (*Rodzinny kapitał opiekuńczy*)<sup>90</sup> is a new programme whereby parents of at least two children aged between 12 and 36 months will be able to receive PLN 12 thousand (about 2,600 EUR) during the first two years following the birth of the youngest child. This could be allocated as PLN (about 110 EUR) each month for two years or 1 thousand PLN (215 EUR) a month for a year. No data about the applications are available.

### Social services provided for Ukrainian refugees

All services available to Poles are also provided to Ukrainians. Access to healthcare in any public facility is possible, even for Ukrainians without a PESEL number but who have documents proving the crossing of the Polish border after February 24<sup>th</sup>. Social services (benefits, all services and assistance) are also accessible (PESEL required) with special adjustments as the Ukrainian refugees do not have a registered place of residence in Poland – as required for Poles. This exemption refers especially to homelessness prevention, as the Polish rule is “help from the community in the last registered place of residence” and services for elders in long-term assisted accommodation. Specialized services, information, and the prevention of risk connected with migration are provided by NGOs, usually in partnership with international organizations. Additional services include information provision in the Ukrainian language, special applications in healthcare computer systems for doctors and patients (multi-language health-screening questionnaires and automatic translation of text and speech), social service officers speaking Ukrainian, and forms and instructions available in Ukrainian.

### Employment services

Special employment services have been established to assist Ukrainian refugees living in the main cities. These include Ukrainian-speaking staff and instructions about the legal framework translated into Ukrainian. Employment offers from Polish companies for Ukrainians are associated with the

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88 USTAWA z dnia 8 czerwca 2022 r. o zmianie ustawy o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa oraz niektórych innych ustaw. Kancelaria Sejmu, Dz. U. 2022 poz. 1383. <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20220001383> (Act of 8 June 2022 – amendments to multiple acts and the the Act on assistance to Ukrainian citizens in connection with an armed conflict in the territory of that country. Chancellery of the Sejm, Journal of Laws, 2022 item 1383. Last accessed: 18 November 2022

<sup>89</sup> In May 2022, over 690 thousand children from Ukraine were on the list of beneficiaries. However, this number may be too high, as the process of applying must be repeated each year, and the benefit is paid from June 2022 to May next year. Applications were counted, not children.

<https://gospodarka.dziennik.pl/news/artykuly/8418448,500-plus-ukraina-dzieci-wnioski.html>

<sup>90</sup> <https://www.gov.pl/web/family/family-care-capital--applications-from-january-2022>

following support services: language lessons and help with the equivalency procedure related to qualifications or licenses (especially for medical professionals). These services are organised in big cities, close to accommodation centres. Poland has a low unemployment rate, and there is a need for labour, especially in middle-sized and smaller cities and the public sector (such as social and care services and healthcare). There is also market demand for workers, mainly in agriculture, all services (car mechanics, renovations, the hospitality sector) and in industrial plants (food processing, production of electronics, clothing and other devices). Many Ukrainians are already working in the trades, especially in stores.

### **Childcare services and education**

Many children are not enrolled in Polish schools. Of about 462 thousand children between 0-18 years old registered in Poland, only about 150 thousand were enrolled in October 2022 in any school or day-care institution, public or private. Of that number of pupils, only about 22 thousand were teenagers attending middle schools of all types. There may be many teenagers that do not have any schooling, as only about 35% of all children staying in Poland are enrolled in public Polish schools, and among the youth, this number is even smaller.<sup>91</sup>

Nurseries, kindergartens and schools are open to Ukrainian children in accordance with the general rules applied to Polish children. For nurseries, there are requirements regarding vaccinations, and parents are usually required to have a job (assessed in a points system for evaluating applications). For kindergartens (children 3-5 years old), there are no additional requirements, although vaccinations according to standard schemes are recommended. Ukrainian children are not under the obligation to attend school (for Polish children aged between 5-18 years, it is an obligation) but can enrol in any public school. There were some problems in schools in the centres of big cities as the capacity of the schools was reached, and it was proposed that families choose from other schools. There are challenges with accommodating all the children in cities, but the issue of students dropping out of school is also concerning. Younger students adapt well with the support of assistant teachers (financed by local NGOs or international NGOs, as government funding is not available for educational integration), and teenagers have more difficulty entering the Polish educational system. The Polish system is based on exams at the age of 12, and the results allow pupils to choose schools. Ukrainians have to pass the latter exams in Polish too, and youths over 13 years of age who have not passed might only be able to choose from vocational schools.

In Warsaw, places are organized in office buildings for pupils learning online in Ukrainian schools by the municipality in cooperation with INGO and local organisations. There are Ukrainian teachers and specialists, some lessons are organized about Poland and the refugee situation, and there is care for younger children not yet enrolled in Polish kindergartens or schools. Access to public schools is provided, and support for those in the Ukrainian schooling system.

There is discussion in Poland about whether there should be cooperation between the Polish and Ukrainian governments to check which children staying in Poland still attend online lessons in Ukrainian schools. Such discussions should also consider the obligations of the Polish and Ukrainian States arising from the United Nations Convention on the Rights of the Child to which they are signatories. According to Article 28(1) and (3) of the Convention, they shall seek to strengthen

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<sup>91</sup> Dataset on number of refugee pupils from Ukraine provided by the Ministry of Education, updated weekly and based on that data own calculations [https://dane.gov.pl/en/dataset/2711,uczniowie-uchodzcy-z-ukrainy/resource/42705/table?page=1&per\\_page=20&q=&sort=](https://dane.gov.pl/en/dataset/2711,uczniowie-uchodzcy-z-ukrainy/resource/42705/table?page=1&per_page=20&q=&sort=)

international cooperation in relation to education in order to uphold the right of children to education “with a view to achieving this right progressively and based on equal opportunity”.<sup>92</sup>

There is no additional assistance to parents during the enrolment process or in consultation with teachers; only assistant teachers and two hours per week of additional Polish lessons are provided for students. There are no integration programmes for immigrant students, but generally, the reception of Ukrainians is very good: local communities, teachers, parents, and other officials provide assistance and more attention to children from Ukraine. Polish NGOs that help with education and teacher support are already providing training, courses for teachers, schemes and materials for lessons and advice on supporting integration. All this is still in the form of a grass-roots movement: the Ministry of Education and Science does not coordinate or enhance that activity.

### **Healthcare services**

Ukrainians are entitled to use public health care and also have access to general practitioners and child healthcare. However, NGOs that provide information to refugees have received multiple reports about the communication problems Ukrainians face at places where all healthcare personnel speak Polish only. In cases when Ukrainians have been denied a visit to a doctor at a registration desk, NGO intervention in the form of phone calls or assistance provided by Polish volunteers was sufficient to remind healthcare providers about the current laws and rights. There are problems with access to specialists such as gynaecologists (Polish women usually choose private care), endocrinologists, and manual therapists due to long waiting lists or the lack of specialists. However, this is not a refugee-specific issue but a general problem that the Polish healthcare system faces. Hospitalization and other procedures are available, and even the translation of medical documentation is fast but done outside the healthcare system, again by NGOs and professionals acting as volunteers.

Psychological help was organised very early on, usually in the form of online or phone consultations. In Poland, there are no strong formal requirements for psychologists to practice, so many Ukrainian specialists are already working as psychologists. This kind of help is found outside the Polish healthcare system and is usually financed by organizations (usually NGOs) that provide help and support.

Due to the dysfunctions associated with the Polish system and strict rules concerning the recognition of diplomas and certificates, there is no possibility to practice as a psychiatrist without the necessary documentation. Refugees often have no healthcare records, so there are problems with treatment continuity for every illness.

The problem of the Polish ban on abortion has exacerbated the difficulties of Ukrainian women who come to Poland and are in need of immediate help. They were treated in hospitals, and NGOs that help Poles with such problems were involved at a very early stage. As other European countries offered help to Ukrainians, those organizations provided transfers to those countries.

### **Language courses**

Learning Polish is not obligatory, but for some careers, the legalisation of professional diplomas is required. Funds are provided by the government for the organisation of classes (usually at schools for pupils and for professionals who are preparing or searching for employment), and courses are sometimes available online as well, as this allows more people to attend without commuting. Initially,

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<sup>92</sup> United Nations Convention on the Rights of the Child. 20 November 1989, Resolution 44/25 of the UN General Assembly, OHCHR. Last accessed: 21 November 2022. <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-child>





## **Research on Long-term Housing of Ukrainian Refugees in Europe** commissioned by Habitat for Humanity International

international organisations such as UNICEF played a substantial role in financing language courses as government funding was scarce, but since July 2022, government funding for language learning has been increased, and courses are more widely available. There are language classes for children at schools, and NGOs and professional organisations (e.g., the Chamber of Nurses) organise courses for various groups of adults. As for school courses, some argue that for some pupils, only two hours per week may not be sufficient, especially when students are preparing for the state exams at the end of 8<sup>th</sup> grade, conducted only in Polish, with a writing section.

### **Translation services**

Translation services are provided for those who use the main services such as the PESEL process and all online applications. Also, many NGOs provide a call-in interpretation service, and new translation technologies on smartphones are widely used (Polish telecom providers distributed free SIM cards and data transfer plans for Ukrainians). At schools, there are assistants to help children with language and adaptation, and many teachers speak Russian, which can be helpful in communication with students and parents. There are more problems in healthcare due to the professional language that needs to be translated. As more Ukrainians are learning Polish and working in Polish public and private healthcare, the language barrier has gradually been diminishing.

### **Organisation and coordination of services**

Local governments are responsible for the effective organisation of services. In big municipalities, cooperation between sectors, especially between local and national NGOs and international support organisations, is good. For Ukrainians who use shelter or housing services, childcare and job-seeking assistance are provided by professionals; for others, the main support is provided by local NGOs, sometimes connected with the Ukrainian diaspora. Local differences may be identified in smaller cities where professional services for refugees are not as widely provided, and the local government has no support from international NGOs or institutions. The professionalization of services is occurring, as the enthusiasm of volunteers who do almost anything to accommodate and support refugees has been almost exhausted.

### 3 Evaluation of the “gap” between the needs of refugees and the offered housing solutions (complemented with social services)

The main gaps between the needs of refugees and the housing solutions offered are identified along eight dimensions.

#### 1. Locational problems

Housing solutions are mainly based on the private rental market and non-profit accommodation. Flats and houses for rent, new construction and opportunities to adapt or renovate vacant space are available mainly in the largest cities, but services such as healthcare and childcare are overstretched, and rent prices have almost doubled, creating significant affordability problems for both Ukrainians and Poles. Medium-sized cities (100-300 thousand inhabitants) also offer good social services, employment opportunities and housing, as the rental market functions well. Moreover, some additional housing has been activated due to increasing demand. The smallest towns (under 50,000 inhabitants) may offer jobs, but there are few housing options and services (provided by professional organisations) for refugees are scarcer than in larger towns. As refugees are forced to stay longer, there is a visible movement towards mid-sized towns due to problems finding housing elsewhere. Campaigns to encourage such voluntary relocation have yet to be launched, but medium-sized Polish municipalities are ready and willing to receive Ukrainians. Increased central support for smaller municipalities to organise and finance the necessary services (with the involvement of the NGO sector) could reduce the pressure on larger cities. However, the question of location depends on whether refugees want to stay in Poland for the long or short term. Therefore, it is worthwhile for the government to influence the territorial distribution of those who remain in the longer term, depending on the territorial context of the economic development programmes, by providing various financial and in-kind incentives.

#### 2. The current legislative system

Providing financial support for hosting (40 PLN per day) was a good solution during the first phase of receiving such a significant number of refugees, but as the eligibility period ends after 120 days, many refugees no longer receive this benefit.<sup>93</sup> Furthermore, as many are tenants in the private rental sector and pay market rent, some forms of support or guarantees (e.g. micro-loans for deposits) could be introduced. In addition, the mainstream housing allowance system might be modified to support all people (both refugees and host population) struggling with housing costs.

Supporting Ukrainians with information on Polish housing tenancy law could be a good step towards improving housing conditions and preventing abuse. However, simplification of tenancy law is needed (as the now more than five types of contracts, different timeframes and protection for certain groups make it difficult to rent), especially as the government has made some concessions to landlords renting to Ukrainians.

As benefits for hosting are gradually being phased out, the risk of abuse and dependency is also reduced. However, the quality of privately rented accommodation and the eligibility of individuals to receive benefits for hosting Ukrainians should be monitored more closely; for example, the system currently allows for re-entry after exclusion. The reconciliation of border crossing data with the social

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<sup>93</sup> There is a process for extending the payment of the benefit: each month, an application form should be filled in, and for people with no or limited opportunities to work due to their personal situation, benefits may still be paid.



security system (PESEL numbers) can also clarify the number of refugees entitled to all services and benefits.

There is a risk of refugees being stuck in accommodation centres as there is not enough affordable housing on the market, and there is no systematic, effective national integration policy to support those who cannot manage on their own. It is particularly local activation social services that are scarcely financed by the local government. There are some programmes for assisting with the special needs of refugees, but the financing of these is not yet stable, and the duration of support is limited to 12-18 months. There may be problems with continuing some services provided in the form of limited-time programmes, especially those funded by INGOs.

### ***Rental market regulation***

The main way of providing housing for refugees is through the rental market, at market price or a reduced rate determined by the private owner. As rental housing was typically well located, it was convenient for refugees to use: located in the centre of cities, with access to public transport and other services. Additionally, more flats and houses were put on the market or made available to refugees than before the crisis, but in more distant locations. However, there is a risk of rent arrears among Ukrainian tenants, and there is currently no solution to this problem. Nevertheless, organisations working in the field of homelessness prevention have reported that they have assisted Ukrainian refugees in some cases.

Although NGOs have some additional capacity to provide shelter or accommodation, they will not solve the problem of affordability. However, the use of homeless shelters is not an option for refugees. Legislation still favours the tenant (eviction of non-payers is a lengthy process - 2-3 years), so landlords demand larger deposits and additional documentation and are afraid to let accommodation to refugees. There are no support schemes for landlords or tenants, and it is difficult to predict whether refugees will be able to pay rent in the long term. The institutions (investment funds) that have flats for rent also have institutional clients, usually companies looking for long-term accommodation for their employees; it is possible that companies will buy such flats. This type of housing is not linked to any other form of support or service (e.g., there are no rent subsidies for those who rent on the private rental market); instead, renting on this market requires a high degree of independence: usually a job and competence with local customs, which may be the case with refugees with good salaries.

### **3. The financial framework in relation to needs**

The housing solutions are now provided on mid-term: lease agreements are for a year, accommodation related benefits financed by the government for a few months, financing for NGOs for integration and supporting self-sufficiency programmes is scheduled for about a year. There is no stable framework, financing and possibility to plan in advance. The specialists from The Centre of Migration Research<sup>94</sup> have concluded based on all the available research, that surprisingly many of the Ukrainians already work in Poland and all the further proposals and solutions should refer to that. Consequently, housing related benefits for Ukrainians should be more targeted to the individual needs and mean-tested. Support leading to independence is the main element of programmes. As for housing, the supply of affordable solutions should be increased, in which the reuse of vacant, underused housing, premises and new construction have leading roles. Currently such projects are led by the NGOs and some municipalities, but the governmental social and affordable housing subsidy programs should be scaled up, with added technical support.

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<sup>94</sup> <https://www.migracje.uw.edu.pl/en/>

#### **4. Long-term feasibility of the existing housing schemes**

Options for long-term solutions in the housing sector exist but have to be implemented: Social Rental Agencies, cooperatives and Social Housing Initiatives can provide rental housing, renovation and revitalisation programmes – municipalities and institutions need time and information to implement such programmes and build new or renovate existing housing stock. The use of EU funds (e.g. RRF) for energy-efficient renovation programs in the housing sector is planned. However, the related agreement between Poland and the EU has been delayed.

Ukrainians are also entitled to take advantage of the new “no participation mortgage” programme – their residence in Poland for six months and documented income are accepted by banks. However, the program is not operating well due to the hard-to-satisfy criteria for getting a mortgage and high house prices.

There are some procedural problems when buying land (not housing), with local rules on access to housing cooperatives (lack of anticipation of cultural issues) and the regulations associated with TBS should sometimes be checked (there are no rules directly applicable “to Poles” but also no instructions on what to do with foreigners). Obtaining a mortgage is possible after a documented series of salary payments – a minimum of six months, but usually 12-18 months of registered income (paid into a bank account, preferably). However, another problem is that the time Ukrainians can legally stay in Poland without taking action is defined as twenty-four months; it has not yet been established whether they need to legally prove their permanent residence in order to obtain a mortgage.

#### **5. The main housing regime framework**

Social Rental Agencies (currently, only municipalities can set up local SRAs and obtain access to the related subsidies) can be a means of supporting those tenants who may have some financial problems, but without the risk of increasing the general level of rents (which might occur if direct subsidies are broadly applied). Such agencies may also be the way to use all the flats and places that have been “activated” in this situation of great need partly as a response of civil society and are now occupied for free. The SRA can also cooperate with NGOs and institutions or even provide non-housing services to all those in need, Poles and Ukrainians alike, even linking this to local migrant integration policy.

Local governments are now more active with housing provision, construction and renovation. The general discussion about ‘empty spaces’ is also impacting the management of the communal housing stock. The government has already increased financing for housing programmes, so the element now needed in housing policy is clear support for renting, not for buying a property to live in

#### **6. Cultural acceptance issues**

Having Ukrainians as tenants are considered widely acceptable, as they typically receive only some support from social services and work and are self-sufficient in Polish society. Child-allowance benefits for Ukrainian children (500 PLN per child per month, the same as for Poles) are also accepted by the Poles, as is other help from the social security system. Some NGO programmes that are strictly targeted at refugees may be perceived as providing Ukrainians with better services than Poles. Therefore, NGOs need to communicate why their help targets only Ukrainians. Poles should see that the social composition of Ukrainian refugees is very diverse; they include very well-off people with expensive cars and well-paid jobs, but also many single parents and elderly people with no language skills or assets.

Ukrainians are only allowed to buy real estate for the purpose of habitation in Poland, and since this rule was introduced (2017), there have been no conflicts in that area. Moreover, as clients of Polish banks (only a PESEL number is required to create an account), Ukrainians can access mortgages on the same terms and conditions as any other client (12 or 18 months of documented income from employment in Poland).

#### **7. The lack of required social assistance**

There are some problems in this regard, especially regarding the information on Polish systems: employers have already learned how to fulfil all the requirements (now reduced to a minimum) associated with employing Ukrainians, but the main problem is still inclusion into the education system, especially for teenagers, and healthcare – in terms of information about how to access some services. Therefore, the educational integration of teenagers and this group of refugees is a challenge not only for national integration policy but also because more communication and cooperation would be needed between the Polish and Ukrainian educational systems. This may involve relevant arrangements on the governmental level as well.

Social assistance is now very important in Poland for older people without family support and for people and families with special needs: disabled people, and people who need personal assistance or constant care, especially those with mental health problems. The legal framework places the cost of such support on local governments, but more is needed, and if this system needs to be changed, the government should provide additional funding. Without additional support from local authorities, services may not be available due to their very limited capacity. In addition, these types of services are often linked to certain types of housing arrangements: namely, assisted, protected or other serviced housing.

#### **8. Lack of other services and the link between housing measures and other services**

The lack of the formal recognition of diplomas and professional competencies, or the long, expensive and sometimes absurd application requirements, may lead to highly educated people being offered low-profile jobs. For example, the requirement of passing the official Polish language exam is a severe obstacle as this is very difficult, and the number of those who are examined is very limited.

As Poland does not have a national refugee integration policy, and there is still no cooperation in the field of education, we still do not know how to support the national identity of migrants or their schooling and national language learning. It remains unclear how much of this can be managed by the diaspora and what should be supported by the government.

## 4 Main lessons and recommendations

Poland is the leading destination for Ukrainian refugees, with 1.5 million refugees in a country of 38 million people. Germany, the other main destination for refugees, has a population of 83 million but a GDP per capita almost three times that of Poland. Poland is thus facing a significant challenge. In the short term, it will need to house around half a million families. In the long term (if 20% of households decide to stay permanently in Poland), it will need to provide housing for around 100,000 households (roughly equivalent to the number of households on the municipal waiting list for social housing). This surplus housing will need to be provided in the rental sector, where serious reforms are needed. The “apartment plus” programme has already started to move in this direction but needs to be seriously scaled up.

It is a great success that Poland has taken in 1.5 million refugees, essentially without significant conflict. There is no doubt that the additional demand for housing, especially in the urban housing market, has led to a rise in rents, increasing affordability problems. But this effect was very noticeably reduced by the fact that Polish families took in refugees, and the latter used unoccupied housing (although Poland had a low vacancy rate) that appeared on the market. Housing opportunities are being explored, with flats, houses, offices and schools, other buildings, and buildable plots of land easing demand pressure, particularly in urban areas. However, there is still room for improvement. Anti-refugee propaganda did not find support in Poland. Instead, a flexible integration policy should be applied, which anticipates acceptance of the norms of the different communities and promotes national identity, leaving room for national cultural and religious institutions and ensuring language education – moving towards a multicultural Poland.

### Develop a National Refugee Integration Strategy

- Currently, Poland does not have a strategy for the long-term integration of refugees. Such a strategy should take an integrated and comprehensive approach and contain measures that improve the life chances of refugees in every sphere of life.
- A very good start is the central government's migration policy, which is waiting to be finalised and put into practice. The programme of the Minister for Special Tasks, Agnieszka Ścigaj (a member of the Council of Ministers), entitled "We need each other" (*Wzajemnie potrzebni*), covers the importance of working with migrants, involving local communities, and integration. It emphasises the significance of education, sharing information, promoting examples of good practice, and reducing conflict between Poles and immigrants.
- Measures for providing long-term housing solutions for refugees who are unable to secure housing on the private rental market themselves should be a key element of the strategy. In this regard, it is important that preliminary information on the programme suggests that the planned strategy includes using social letting agencies to provide housing solutions using municipal resources and private housing.

### Increase the supply of affordable housing in cities

- Housing of refugees in Poland will require an expansion of the rental housing sector, both market and subsidised. Measures should stimulate the better use of existing unoccupied housing and new construction both in the private and the municipal sector.

- A “renovate to rent” programme, similar to the buy-to-rent programme in the UK, should be launched to mobilise the existing stock (including the repurposing of unoccupied non-residential buildings) and improve the quality of private and municipal rental housing. In addition, there is a need for the deep renovation of accommodation, including with renewable energy sources for heating.
- New construction of affordable rental housing should be increased largely based on the current housing policy schemes (i.e., extending and scaling up a version of the 'apartment plus' programme and municipal housing programmes). This would not only (and not primarily) help solve the housing problems of refugees but also the housing problems of young Polish working people and families in social need.
- In expanding the affordable housing sector, there should also be room for more innovative organisations (NGOs, social housing agencies, TBSs, etc.) besides municipalities and private landlords. For example, only municipalities are currently entitled to set up social rental agencies; this possibility should be extended to NGOs and other non-profit organisations as well.
- A more even distribution system should be created in which there are effective incentives for refugees to move to middle-sized cities. Such incentives could include lower rents (thus more affordable housing), access to jobs, good quality education and daycare facilities for children, and social support measures.

#### **Improve the regulation of the private rental sector**

- Simplification of tenancy law is needed to make it more transparent, effective, and secure both for landlords and tenants. Better regulation of the private rental sector will encourage institutional investors to enter the market and individual landlords to deliver sustainable solutions.
- The more balanced protection of tenants and landlords should be ensured in legislation, which clearly stipulates the right and responsibilities of both parties. The number of contract types (which currently enables landlords to avoid strong tenant protection) should be reduced, and the legal/court procedures associated with the eviction process should be shortened.
- In return, strong financial and social service measures should be put in place to prevent the loss of housing and homelessness of refugees.

#### **Increase housing security for refugees in the private rental sector**

- A well-targeted means-tested rent supplement should be introduced for refugees that should be (gradually) extended to the host population in a similar social situation as the current housing allowance system does not respond to the affordability problems of tenants residing in the private rental sector.
- Social rental agencies can also be crucial in providing both housing and social measures for disadvantaged refugees simultaneously.

### **Increase the capacity and quality of temporary accommodation solutions**

- More vulnerable households are not able to retain their private rental housing after the four months of state subsidy expires and are forced to return to collective sites. Currently, NGOs can access funding to repurpose unused buildings into temporary accommodation. This scheme should be expanded, and quality should be monitored to create facilities that allow families to be housed in private rooms and ensure that shared facilities are not overcrowded. However, the above-proposed measures will decrease the number of households that need institutional solutions.

### **Increase the capacity of social and other services**

- It is necessary to increase the capacity and financing of social service providers that help refugees in the long term, as neither municipalities nor NGOs currently receive funding for these activities.
- Regarding education, a more effective coordination system between Poland and Ukraine should be developed to monitor refugee children's participation in Ukrainian online schooling. However, as time progresses, Ukrainian children should increasingly shift to the Polish education system to prevent social isolation. To this end, measures including language courses and extracurricular activities that facilitate their plug-in to school communities should be developed.
- Simple and more rapid acknowledgment of diplomas and qualifications is needed to enable refugees to access jobs in accordance with their profession and level of education, which would increase the income of many.

### **Use of EU funds for the successful integration of refugees**

EU funds and international organisations have an important role to play in making the Polish refugee programme a success. Programmes should support longer-term solutions that involve the institutional changes described above. Implementing a successful programme in Poland could positively impact the situation in other New Member States.