**SOCIAL HOUSING POLICY AND ITS REPERCUSSIONS FOR POLISH FAMILIES**

**Abstract**

The aim of this article is an attempt to assess social housing policy as part of the state’s policy on housing within the European Union member states, and formulate conclusions for Poland.

The author of the study proves that the features of contemporary housing in Poland are the following: considerable commodification of dwellings, with a residual character of the social housing stock and a marginal share of the private housing stock for rent, as well as an increasing social stratification. Marketisation of the housing sector, with macroeconomic stability in the country, has affected the development of the home loan as a form of financing purchase of dwellings in Poland, with huge dynamics of a growth in the social debt since the beginning of the 21st century. The growth in the financisation of the housing sphere resulted to some extent from the preference of newly created households, for whom the right of ownership was of particular importance due to its limitations in the era of the centrally planned economy. Furthermore, the growth in the financisation of the housing sphere also stemmed from a poorly functioning social housing stock.

This study highlights the fundamental conditions for conducting effective housing policy. These conditions include a proper allocation of the social housing stock, including the terms and conditions for entering and leaving the stock, a right choice of target groups for the stock, an adequate form of organisation of social housing construction fitted for the social housing policy model, including the terms and scope of participation of the private sector in social housing construction, a proper division of the responsibility for fulfilling the social goals between the central and local authorities, as well as specifying rational scopes of legal protection for both the residents and owners of the social housing stock.

**Key words and phrases:** social housing policy, commodification of housing, financisation of housing, housing policy instruments.

**JEL classification codes:** 018, R21, R31, J18