



UNAFFORDABLE HOUSING IN THE VISEGRAD

AN ILLUSTRATED HANDBOOK

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Editors: Václav Orcígr, Lýdia Grešáková

Authors: Václav Orcígr, Lýdia Grešáková, Kristina Roman and Spolka collective, Csaba Jelinek, Maja Zabirzewska, Maja Wróblewska, Maciej Saja, Zofia Nowicka, Flóra Cieger

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Spolka



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Arnika is a Czech environmental non-governmental organisation founded in 2001. Its Centre for Citizen Support program focuses on public participation in decision-making processes. The Prague – City for Life team is part of the Centre and focuses on watchdogging and monitoring Prague’s urban development, including housing affordability. Arnika’s activities revolve around providing expert advice to the public and local stakeholders, conducting public media and advocacy campaigns, collaborating on research, organising public events, publishing reports and analyses, and more.

ACRED (Alliance for Collaborative Real Estate Development) is a Budapest-based NGO which collaboratively develops and manages affordable, non-speculative, collectively-owned spaces for democratic communities and individuals working for social causes. ACRED’s main pilot projects are the Zugló Collective House (a residential project operating with rental housing cooperative principles) and the Kazán Community House (a grassroots community space used by nine solidarity economy organisations).

Spolka is a non-profit architecture and sociology studio based in Slovakia. Grounded in care and sustainability, Spolka has worked in spatial practice for more than ten years, with a strong focus on housing, climate care, and spatial justice. Their work spans research, publications, workshops, and educational formats, including the book *Housing in Times of Crisis* and international collaborations such as LINA and the New European Bauhaus.

Miasto Jest Nasze is a Warsaw-based civic organisation and urban movement founded in 2013. It works to improve the quality of life in Polish cities by advocating for transparent governance, responsible spatial planning, housing affordability, and environmental protection. Combining watchdog activities, research, public campaigns, and citizen engagement, MJN monitors local authorities and developers while empowering residents to actively participate in shaping urban policies and development. The movement is also directly represented in local government, with 15 councillors serving in the City Council of Warsaw and district councils, strengthening its impact through institutional political engagement.

1. INTRODUCTION

In recent years, Central European cities have been among those most affected by the growing unaffordability of housing. Owning a home is becoming an unrealistic dream for an ever-increasing proportion of the population in the region. It is not only a topic for low-income groups, but the process includes more and more broad sections of the middle class. The unavailability of owner-occupied housing has also begun to manifest itself in the rental sector. The influence of corporate landlords is becoming apparent as they shift their focus to buying up apartments and then renting them out as a result of declining purchasing power.¹

This text is written from a situated perspective. The zine was created in Czechia, Hungary, Poland, and Slovakia, reflecting the viewpoints of four organisations working directly with housing issues in their respective contexts.

Rather than offering a distant or purely statistical overview, we draw on long-term engagement, local knowledge, and direct experience with housing challenges. We understand this position not as a limitation, but as an added value. One that strengthens credibility, allows for nuance, and complements quantitative data with insight from practice. We collectively compared our knowledge with one goal in mind: Our challenges are not isolated. By working across the Visegrad region, we aim to highlight shared structural problems and context-specific responses, while strengthening municipalities and civil society through exchange, comparison, and joint learning to better address the housing crisis.

Political representatives of individual Visegrad (V4) countries and cities have so far failed to respond to the situation. The status quo in housing is largely based on the historical roots of the post-revolutionary years. This is

¹ Orcígr, V. (ed.). (2024). *Pražská bytová krize: Perspektivy a souvislosti*. Praha: Arnika. 76 - 77. Available at: <https://arnika.org/prazska-bytova-krize-perspektivy-a-souvislosti>

further exacerbated by the political transformation of recent years in Central Europe, which has brought to the fore semi-autocratic regimes that have programmatically abandoned effective and functional housing policy. The situation is deepened by the geopolitical situation in the region, manifested by the political crisis linked to the war in Ukraine, and the shifting global political landscape. The rather limited cases of active municipal housing policies have so far failed to reverse the dominance of the private market and break the dependence on broader (global) market dynamics in the housing sector. The fact that, in the current political system, we tend to view housing as a *commodity* that can be speculated on, rather than as basic infrastructure necessary for living dignified lives, is one of the central barriers to ensuring decent and sustainable housing for all residents worldwide.²

Visegrad Four at the top of unaffordability in Europe

A number of statistics for the V4 countries have long placed them at the top of rankings that compare average wages and housing prices.³ The capitals of these countries in particular lead this ranking, with Prague and Bratislava regularly alternating in first place.

In nationwide contexts, the V4 countries largely remain among the worst performers (at least in terms of gross annual wages spent on housing), with Poland possibly being a partial exception.⁴ Yet in other indicators – such as the share of households that perceive housing as a major burden – Poland ranks first.⁵ In addition, the latest statistics highlight the high cost of mortgages in Hungary and Poland, as well as the highest year-on-year increase in housing prices in 2025 in Krakow.⁶

²see more at Madden, D., Marcuse, P. (2016). *In Defense of Housing*. New York, London: Verso

³see for example Coi, G. (2023). “Gimme shelter: Cost-of-living crisis squeezes Europe’s housing” in *Politico*, December 7. Available at: <https://www.politico.eu/article-gimme-shelter-cost-of-living-crisis-squeeze-europe-housing/> or Linhart, M., Hába, P., Machula, L., Marek, D. (2025). *Deloitte Property Index. Overview of European Residential Markets, 14th edition, August 2025*. Available at: <https://www.deloitte.com/cz-sk/en/Industries/real-estate/research/property-index.html>

⁴ Vejchodská, E. (2025). “Měření dostupnosti bydlení - tvrdý oříšek,” in *Urbanismus a územní rozvoj* 1/2025: 13 – 21. Available at: <https://www.uur.cz/media/hkmb-2t45/7-mereni-dostupnosti.pdf>

⁵Ibid.: 17

⁶Linhart, M., Hába, P., Machula, L., Marek, D. (2025). *Deloitte Property Index. Overview of European Residential Markets, 14th edition, August 2025*. Available at: <https://www.deloitte.com/cz-sk/en/Industries/real-estate/research/property-index.html>

In Prague, about 160,000 people (more than 10% of the city's population) are at risk of losing their homes.⁷ In Poland, 35% of households are in a „rental gap,“ meaning their earnings are too high to be eligible for a municipal flat but at the same time they are too low to qualify for a mortgage loan or to afford market rents.⁸ Between 2015 and 2023, Hungary experienced the largest increase both in the housing price index and in the residential construction cost index among the EU member states.⁹ As a result of this, one-third of the population, approximately three million people, experience some form of housing poverty in the context of socially blind housing policies.¹⁰ In the Slovak context, the worsening affordability conditions are increasingly reflected in extreme forms of housing exclusion: according to the Slovak Statistical Office, the number of people sleeping rough has tripled over the past decade, with the 2021 population census identifying more than 70,000 people without a home. On the more general level of the EU, over 60% of people express concerns about the inability to pay housing costs, indicating a massive increase in housing insecurity also on a broader scale.¹¹

The reasons are complicated – they stem from policies linked to developments after the end of socialist regimes and massive privatization (at least within our regional context), and end with the broader interconnection of the local situation with global real estate markets, the growth of investment buying of apartments, or the inability to diversify housing options and thus alleviate the situation on the market.

⁷ Capital City of Prague. (2022). Strategie prevence, snižování negativních dopadů a ukončování bezdomovectví v Praze do roku 2030 schválená RHMP v roce 2022. Available at: <https://iprpraha.cz/assets/files/files/f16181230bc33f2576c572895a8a0e82.pdf>

⁸ OECD. (2025), Housing Reforms in Czechia and Poland. Paris: OECD Publishing. Available at: <https://doi.org/10.1787/4988c473-en>

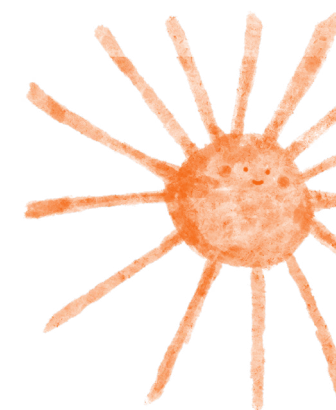
⁹ Eurostat. (2025). Construction producer prices or costs, new residential buildings - annual data. Available at: https://doi.org/10.2908/STS_COPI_A

¹⁰ Lukács, Gy. (ed.). (2024). Annual Report on Housing Poverty. Budapest: Habitat for Humanity Hungary. Available at: https://habitat.hu/sites/lakhatasi-jelentes-2024/wp-content/uploads/sites/15/2024/12/Habitat_Annual-report-2024_en.pdf

¹¹ Bírová, B. (2025). “Úvod” in Šrámková, K., Opletal, M. (2025). Nájmy, energie, daně, dávky, veřejná výstavba: řešení krize bydlení existují. Praha: Platforma pro sociální bydlení. Available at: https://socialnibydeni.org/wp-content/uploads/2025/12/Reseni-krize-bydeni-existuji_ONLINE-web.pdf

We discuss the causes and possible solutions in this illustrated guide. We draw on workshops we organised in 2025 as part of our joint project funded by the International Visegrad Fund (IVF), which also supported the production of this text. We focus on the similarities and specific differences in the V4 countries, and on this basis, we look at possible ways to address the situation that are common to the entire region. We believe that this will not only contribute to the debate on solutions to unaffordable housing in the region, but will also help to move it towards truly effective solutions, thereby helping to reshape housing as a basic life infrastructure rather than a market commodity. The brochure is available in five language versions. Except for the joint text that focuses mainly on regional comparison, each partner organisation has contributed with a locally specific chapter.

In the Czech case, you can read about positive examples of bottom-up initiatives that are active in this area. In the chapter on Slovak specifics, we focus mostly on the lessons learned by local municipalities. The Polish chapter sums up some of the solutions in practice. Finally, the Hungarian perspective highlights the potential of collaborative, non-profit real estate development and management practices with concrete examples.



2. SITUATION OVERVIEW

Policy development

The cities of the Visegrad Four have undergone similar developments in recent history, at least in terms of their characteristics as *post-socialist cities*. The definition of post-socialism can be ambiguous; in some cases, we even encounter situations where the term is inaccurate because it encompasses a broad region of Eastern European countries, including the Balkans and post-Soviet countries, with significant local differences, different historical developments, etc.¹² In general, however, post-socialism is characterized as a term for countries or cities that have undergone a transition from socialist management and economy to capitalist ones, which, among other things, meant a transformation of political culture, the emergence of new political, economic, and cultural elites, the relocation of public property, the decentralization of management and planning, and, in our context, the emergence of new specific spatial processes in the region, such as *suburbanization or gentrification*.¹³ However, the process of transformation from centralized, state-controlled economies to market capitalism has in each region and country taken place with certain differences.

¹² Hirt, S., Ferenčuhová, S., & Tuvikene, T. (2016). "Conceptual Forum: The "Post-Socialist" City" in *Eurasian Geography and Economics*, 57 (4 – 5), 497 – 520.

Available at: <https://doi.org/10.1080/15387216.2016.1271345>

¹³ Orcígr, V. A Hegemonic City: Discursive approach to ideology and dominance in development and planning of post-socialist Prague. Praha, 2024. 216 pages. Dissertation thesis (PhD.). Charles University, Faculty of Social Sciences. Institute of Sociological Studies. Department of Sociology. Supervisor PhDr. Mgr. Jan Balon, PhD.

In many cases, the core of the transition dates back to the 1990s, when the advent of neoliberalism in many countries caused an unprecedented shift towards market thinking, which gradually manifested itself, for example, in the area of housing.

In general terms, over the last 35 years, there has been a gradual change in the political climate in each of these countries. The traditional concept of post-socialist *transformation or transition*,¹⁴ characterized by a rapid transition to market capitalism, is also associated with a radical change in psychological patterns, which led to the prioritization of private ownership, privatization, or a radical rejection of social housing policies,¹⁵ was gradually supplemented by other specific manifestations of political transformation, which brought about a rise in right-wing populism and authoritarian tendencies. The market-oriented and individualistic approach to housing, which has prevailed in the region for virtually the entire period, has gradually exacerbated the unavailability of housing to an unprecedented level.

Privatization is one of the key accompanying phenomena of transformation, which has had an impact on the housing situation. For example, since the 1990s, more than 80% of the publicly owned housing stock in Prague has been privatized, with the result that the city currently owns around 5% of apartments in Prague.¹⁶ In Poland, this decline was also drastic. In 1990, municipal flats accounted for 16,7% of the national housing stock, whereas by 2016 this share had fallen to just 6,1%. This means a decrease from 1,980,3 thousand municipal dwellings to 868,5 thousand – a drop of

¹⁴ see, e.g., Sýkora, L. (2009). "Post-Socialist Cities" in Kitchin, R., Thrift, N. (eds.). *International Encyclopedia of Human Geography*. Vol. 8. 387 – 395.

Available at: <https://doi.org/10.1016/B978-008044910-4.01072-5>; Sýkora,

L., Bouzarovski, S. (2012). "Multiple Transformations: Conceptualising the Post-communist Urban Transition" in *Urban Studies*, 49 (1), 43 – 60. Available at: <https://doi.org/10.1177/0042098010397402> or Temelová, J. (2009). "Urban Revitalization in Central and Inner Parts of (Postsocialist) Cities: Conditions and Consequences" in Ilmavirta, T. (ed.). *Regenerating Urban Core*. Helsinki: Helsinki University of Technology. 12 – 25.

¹⁵ In theory, we sometimes refer to this process as zombie socialism, which encompasses all mental patterns, manifestations, and practices that reject various social policies and social thinking with reference to the negative historical experience of socialism for more, see, e.g., Chelcea, L., Druța, O. (2016). "The Specter of Zombie Socialism and the Rise of Neoliberalism in Post-Socialist Central and Eastern Europe" in *Eurasian Geography and Economics*, 57 (4), 1 – 24. Available at: <https://doi.org/10.1080/15387216.2016.1266273>

¹⁶ Orcígr, V. (ed.). (2024). *Pražská bytová krize: Perspektivy a souvislosti*. Praha: Arnika. 57. Available at: <https://arnika.org/prazska-bytova-krize-perspektivy-a-souvislosti>

approximately 56%.¹⁷ In Hungary, the proportion of public housing units decreased from 20% to 2% nationally between 1990 and 2024, as a result of privatizing more than 620,000 public housing units.¹⁸ Between 1992 and 2006, Slovakia underwent an exceptionally extensive privatisation of its housing stock. In Bratislava, the share of private housing increased from 12% in 1992 to 70% in 1998 – an unusually large shift in the Slovak context that reduced the availability of rental housing and reshaped the housing market.¹⁹



The privatization of public housing stocks has also been accompanied by long-term stagnation in public housing policies and public construction, as well as effective care and maintenance of municipal housing in conjunction with appropriate management. Vienna and Paris are often cited as reference points for long-term, proactive public housing policies; Paris, for instance, aims to reach a 45% share of affordable housing by 2035 („affordable“ is defined here as at least 20% cheaper than market rent).²⁰ While these cases are not directly applicable to the V4 context, they illustrate the scale and consistency such policies can involve.

¹⁷ Muzioł-Węclawowicz, A., Nowak K. (eds.). (2018). Raport o stanie polskich miast: Mieszkalnictwo społeczne. Warszawa: Instytut Rozwoju Miast i Regionów. Online. Available at: https://obserwatorium.miasta.pl/wp-content/uploads/2019/03/Mieszkalnictwo-spo%C5%82eczne_Raport-o-stanie-polskich-miast_Alina_Muziol_Kamil_Nowak_Obserwatorium_Polityki_Miejskiej.pdf

¹⁸ Czirfusz, M., Jelinek, Cs. (2022). “Housing policies and housing affordability in Hungary after 1990” In: Vankó, L. (ed.) Annual Report on Housing Poverty. Budapest: Habitat for Humanity Hungary. Available at: https://habitat.hu/sites/lakhatasi-jelentes-2021/wp-content/uploads/sites/10/2022/09/Habitat_AnnualReport_2021_EN_FINAL.pdf

¹⁹ Spirkova, D. (2018). “Housing Policy in the Slovak Republic” in Almusaed, A., Asaad, A. (eds.). Housing. IntechOpen. 12 - 13. Available at: <http://dx.doi.org/10.5772/intechopen.78611>

²⁰ Orcigr, V. (ed.). (2024). Pražská bytová krize: Perspektivy a souvislosti. Praha: Arnika. 60. Available at: <https://arnika.org/prazska-bytova-krize-perspektivy-a-souvislosti>

In the V4 countries, policies of cooperation with the private sector are closely related to spatial planning systems (and eventually construction permitting), which in the region play an interesting role. In most of the so-called post-socialist countries, land-use plans play a central role in construction. The relatively complicated frameworks of spatial planning and related permitting processes are often cited as one of the main culprits for slow construction and thus an insufficient number of available apartments to meet growing demand. It can be agreed that spatial planning systems represent a bureaucratic burden, but on the other hand, it is necessary to create policies that do not allow construction at the expense of quality, sustainability, and other public interests, including adequate public participation. An interesting example is Hungary’s „public benefit investment“ legal category, which has been used recently to fast-track certain investments in the built environment, including housing. In short, if the government grants this label to an investor, it can bypass certain proceedings usually instituted by public authorities, and may be exempt from certain bureaucratic legal regulations. While this could theoretically be a progressive tool if it would be used for creating more affordable housing, it is currently often used to favour politically loyal oligarchs, to overcome the potential negotiating power of opposition-led municipalities, and to push forward controversial investments.²¹ Similarly, in the Czech context, we are currently seeing newly introduced tools in the upcoming amendment (text to be completed in January 2026) to the Building Act, which are intended to enable housing construction despite local zoning regulations. Unfortunately, in the privatised environment of Czech cities, it can be expected that this rule will only allow for the construction of more oversized and unaffordable apartment complexes with minimal public benefit. Despite these negative examples, in the context of contributing to or strengthening affordable urban housing stocks, spatial planning can become an important ally if it is implemented wisely.

Positive innovations & risky trends in the V4

A few years ago, the *Prague Development Company*²² was established in Prague to gradually begin building new urban housing projects – several thousand units are currently in preparation. In addition, Prague has also begun to follow Vienna’s example in pilot projects, negotiating with developers on so-called contributions to compensate for the public costs of private construction. However, affordable apartments are still few and far between in these projects. In the Hungarian context, municipalities are

²¹ Jelinek, Cs., Czirfusz, M., Pósfai, Zs. (2025). Social housing and empty spaces landscapes in Hungary. Habitat for Humanity International, EME. https://www.habitat.org/sites/default/files/documents/2025_Habitat_Esther_Report_PK_k%C3%A9sz.pdf
²² <https://pdspraha.eu/>

typically not innovative in the field of affordable housing provision, mainly because the Hungarian local governmental system has been radically centralised in the recent decade,²³ and partly because of the lack of political will. However, a potentially promising development could be the case of Rákospuszta in Budapest. Here, the Municipality of Budapest was able to stop a dubious and megalomaniac luxury real estate project on a 85 hectares brownfield site, and instead of that plans to facilitate the creation of a sustainable neighbourhood with 10.000 affordable housing units.²⁴ In the Slovak context, municipalities have long played only a limited role in affordable housing provision. Nevertheless, Bratislava has launched a municipal rental housing programme that combines publicly owned land with developer-led construction to expand the supply of affordable long-term rental housing. More broadly, rental housing is becoming an increasingly visible issue nationwide and one of the few housing-related topics that attracts attention across the entire political spectrum.

In Poland, many municipalities have taken little meaningful action to address the worsening housing situation in their cities; one notable exception is Włocławek. In 2022, this medium-sized city was responsible for as much as 42% of all new municipal flats built in the country – 288 units for affordable rent. The number may seem modest, but scaled to the size of Warsaw, it would amount to roughly 5,000 new dwellings. The apartments in Włocławek are delivered fully finished, designed with accessibility in mind, and equipped with photovoltaic panels on the rooftops. Rents are also genuinely affordable: at 11,85 PLN per m² a 50 m² flat costs just under 600 PLN (about 150 EUR) per month.²⁵

Most large cities in the region are undergoing urbanization – i.e., in addition to investment pressure, demand for housing is growing due to the simple fact that people are moving to cities.

For example, Prague's population is expected to grow by 400,000, or 31%, by 2050.²⁶

An integral part of the problem is also the ageing of the population, which creates new demands on infrastructure and the composition and characteristics of the housing stock.

Poland is experiencing similar dynamics. Cities such as Warsaw, Kraków, Wrocław, and Gdańsk have recorded steady increases in population over the past decade, driven by young adults seeking employment opportunities as well as by the arrival of foreign workers and, more recently, refugees. Moreover, the influx of refugees from Ukraine after February 2022 significantly accelerated these trends, reshaping population dynamics in many Polish cities and further intensifying housing pressures. According to data from the Union of Polish Metropolises, almost 70% of all arrivals settled in major urban centres, leading to sudden and unprecedented demographic shifts.²⁷ Cities such as Rzeszów, Gdańsk, Katowice, Wrocław, Kraków, and Warsaw experienced rapid population growth, with Rzeszów's population increasing by more than half and Gdańsk, Katowice, and Wrocław each expanding by roughly one-third in the early months of the refugee crisis. In the context of Russia's aggression, other countries in the region also accommodated people fleeing from Ukraine. These dynamics contributed to short-term population surges and profoundly influenced local housing markets.

The long-term orientation of the real estate sector towards private homeownership, which led, among other things, to a gradual weakening of purchasing power, also gradually caused an increase in large (so-called corporate) owners who buy apartments on a large scale and then offer them for rent. A typical example is the Swedish company Heimstaden, which also invests in the V4 countries (it rents out more than 42,000 apartments in Czechia).²⁸ In Poland, the long-term orientation of the real-estate sector

23 Jelinek, Cs. (2020). "Gúzsba kötve táncolunk: Zsugorodás és a kontroll leszivárgásának politikai gazdaságtana magyarországi középvárosokban" in Szociológiai Szemle 30 (2), 115-136. Available at: <https://doi.org/10.51624/SzocSzemle.2020.2.6>.

24 For the details see the webpage of the masterplan tender for the area: <https://rrpa-lyazat.hu/en>

25 Saja, M., Paja, M., Jędrzejczyk, B., Koc, O., Gregier, D. (2024). Z Deszczu pod rynek: W pułapce kryzysu mieszkaniowego. Warsaw: Miasto Jest Nasze. Online. Available at: <https://miastojestnasze.org/wp-content/uploads/2024/05/z-deszczu-pod-rynek-raport-mieszkaniowy-mjn.pdf>

26 Orcígr, V. (ed.). (2024). Pražská bytová krize: Perspektivy a souvislosti. Praha: Arnika. 53. Available at: <https://arnika.org/prazska-bytova-krize-perspektivy-a-souvislosti>

27 PAP. (2022). Raport UMP: w Polsce mieszka obecnie prawie 3,2 mln obywateli Ukrainy. Online. Available at: <https://samorzad.pap.pl/kategoria/aktualnosci/raport-ump-w-polsce-mieszka-obecnie-prawie-32-mln-obywateli-ukrainy> Pifczyk, S. (2022). How many Ukrainian refugees are there really in Poland, and who are they? Notes from Poland. Online.

Available at: <https://notesfrompoland.com/2022/05/11/how-many-ukrainian-refugees-are-there-really-in-poland-and-who-are-they/>

28 Orcígr, V. (ed.). (2024). Pražská bytová krize: Perspektivy a souvislosti. Praha: Arnika. 76. Available at: <https://arnika.org/prazska-bytova-krize-perspektivy-a-souvislosti>

toward private home-ownership has also fueled the rise of so-called „flippers“ – investors who buy apartments, often on the secondary market, perform minimal or cosmetic renovations, and then resell (or sometimes rent) them at a profit.

Critics argue that this phenomenon hurts ordinary home-seekers: according to Miasto Jest Nasze (MJN),²⁹ flippers flood the market with speculative purchases, often outbidding families on the hunt for affordable housing, hoard apartments as investments, or artificially inflate demand (and prices) simply to resell at a profit. In response, MJN, together with left-wing parliamentary groups in 2024, proposed an „anti-flippers“ law.³⁰ The draft envisaged raising the standard tax on property resale – the civil law transactions tax (PCC) – for apartments sold within short periods after purchase. Under the proposal, resale within one year would be taxed at 10%, within two years at 6%, and within three years at 4%. Additionally, the bill proposed extra PCC surcharges for investors buying multiple apartments over a five-year span (third, fourth, fifth and subsequent flats). However, and this is perhaps the starkest demonstration of entrenched resistance, the bill failed in parliament, meaning the speculative-investment model remains largely unregulated and unpenalized under current Polish law.

Without restrictions, speculative investors continue to drive up prices and absorb a substantial share of available housing stock, reducing access for those seeking to live in their apartments rather than profit from them.

It is also telling that in the Hungarian context, investment-purpose housing acquisition accounted for 30–40% of all transactions on the housing market in recent years, according to the report of the Hungarian National Bank.³¹ Similarly, although we are lacking exact data, as Arnika’s analysis showed some time ago, about 40% of new apartments are sold for investment purposes in Prague.³²

²⁹ Miasto jest nasze. (2024). Tarcza antyflipperska. Online. Available at: <https://miasto-jestnasze.org/tarcza-antyflipperska/>

³⁰ <https://miastojestnasze.org/wp-content/uploads/2024/03/tarcza-antyflipperska-projekt-i-uzasadnienie.pdf>

³¹ MNB. (2025.) Housing Market Report. Budapest: Magyar Nemzeti Bank. <https://www.mnb.hu/letoltes/housing-market-report-november-2025.pdf>

³² Orcígr, V., Nakládal, J., Zahumenská, V. (2018). Analýza bytové situace v Praze: Co stojí za krizí bydlení a jaká jsou řešení? Praha: Arnika. <https://arnika.org/analiza-bytove-situace-v-praze-co-stoji-za-krizi-bydleni-a-jaka-jsou-reseni>

With advancing globalisation, we can observe similar trends in cities in different parts of the world, which are eventually visible also in our regional context.

More than twenty years ago, sociologist Saskia Sassen described some of them in her concept of the global city.³³ It refers to a process of transformation in the area of services and trade, which is linked to the growing influence of the global economy and the expansion of multinational corporations, leading to a gradual transformation of urban structures and population composition. There is also a transformation in work rhythms, daily interactions, and employment methods. This process is often linked to gentrification. The growing share of the corporate social class creates a unified and globalised demand for housing and services, which leads, to the globalization of local businesses and housing capacities that adapt to this demand. In other words, globalization is also transforming land management and the real estate sector as a whole.

The influence of globalization is important in the context of the need to stop perceiving the unavailability of housing as an isolated problem, but rather to place it as part of a multiplied crisis of the global system, in which housing has become one of many crises alongside the environmental crisis, geopolitical crises, etc., and at the same time reflects systemic failures that manifest themselves through phenomena such as segregation, homelessness, inequality, and others.³⁴



³³ see Sassen, S. (2001). *The Global City: New York, London, Tokyo*. Revised Edition. Princeton: Princeton University Press; or Sassen, S. (2005). “The Global City: Introducing a Concept” in *The Brown Journal of World Affairs*, 11 (2): 27–43. Available at: <https://www.saskiasassen.com/PDFs/publications/The-Global-City-Brown.pdf>

³⁴ Grešáková, L. (2025). “Bývanie v čase kríz / Housing in Times of Crises” in Grešáková, L., Mravčáková, V. (eds). 2025. *Bývanie v čase kríz. Housing in Times of Crises*. Košice and Bratislava: Spolka and Kapitál. 6 - 13.

Basic concepts – how we talk about the housing crisis

Globally, housing affordability issues are accompanied by specific processes and manifestations that are usually associated with the global approach to housing as part of the financial markets. Housing and real estate have long been one of the most stable and profitable economic commodities³⁵ – this is a reality that applies across the region. As such, housing is subject to processes that affect its availability, which we also observe in other parts of Europe. Part of the conceptual framework we use while talking about housing is also focused on fundamental rights connected to housing. Below we present a list of basic concepts that are worth knowing while describing the parameters of the housing crisis:

COMMODIFICATION

– describes the process by which housing, as a basic life infrastructure, becomes a tradable commodity

FINANCIALIZATION

– refers to the growing role of finance in areas that used to be shaped mainly by public policy and everyday needs. In housing, it means homes are increasingly treated as investment assets, with decisions driven by returns rather than the need for affordable, secure living

GENTRIFICATION

– refers to the process of revitalization or reconstruction of urban neighbourhoods, which results in rising prices in the area, changes in services, and a gradual reorientation toward wealthier clientele, leading to the gradual displacement of the original (or poorer) residents

SOCIAL EXCLUSION – an undesirable process also associated with gentrification, which refers to the spatial division (sometimes referred to as residential segregation) of different social classes – a common consequence may be, for example, the emergence of ghettos or neighbourhoods in decline with inadequate infrastructure due to the socioeconomic status of their inhabitants

PRIVATISM

– a culture of belief in personal ownership and strict separation of public and private; in the context of privatization processes, psychological patterns have become deeply ingrained in the housing sector and have become one of the main causes of the strong preference for private home ownership in Central European countries and an insufficiently diversified housing environment

ASSET-BASED WELFARE

– refers to welfare systems where households are expected to secure long-term wellbeing (such as retirement, stability, and upward mobility) by accumulating assets, most commonly through homeownership. In Central and Eastern Europe, this logic strengthened after mass privatization, increasing pressure to buy housing even when it is financially risky

RENT GAP THEORY

– originally coined by Neil Smith, this concept describes the disparity between the current rental income of a property and its potential rental income after reinvestment. The larger the „rent gap“, the stronger the incentive for speculative investment and gentrification. This framework helps explain why certain neighbourhoods become targets for investors, developers, and short-term rental platforms

³⁵ Stein, S. (2019). *The Capital City: Gentrification and the Real Estate State*. London, New York: Verso

SPECULATIVE VACANCY UNDERUSE

– a concept describing dwellings that remain empty not because of lack of demand, but because owners speculate on rising property values. It has been documented in numerous global cities and is increasingly relevant for V4 context, where some investors treat housing primarily as a store of value rather than a living space

AIRBNBIZATION PLATFORMIZATION OF HOUSING

– refers to the transformation of housing markets through digital platforms that convert long-term rental housing into short-term tourist accommodation. This process reduces the supply of long-term housing, pushes up rents, changes neighbourhood character, and accelerates gentrification

HOUSING PRECARITY

– refers to unstable, insecure, or temporary housing arrangements that expose households to risks of eviction, overcrowding, or homelessness. It includes being unable to pay rent, living in overcrowded or poor-quality conditions, and facing frequent or forced moves due to insecure tenure, which can negatively impact health, life satisfaction, and overall well-being

RIGHT TO HOUSING

– the right to housing is a fundamental human right (also recognised by the Universal Declaration of Human Rights), ensuring that everyone has access to safe, secure, and adequate housing. It implies that housing should be affordable, habitable, and accessible, with legal protection against forced eviction or discrimination

Housing typologies

Another conceptually important aspect of the debate on the housing affordability crisis is the wide variety of housing types. The housing sector should be composed of a balanced mix of different types of housing to ensure housing for different needs, different income groups, with different social and financial backgrounds.

In the regional context of the V4, we have long struggled with a dominant focus on private home ownership and a shortage of other types of housing. Only diversification of housing will contribute to achieving the desired social mix in our city neighbourhoods – that is, a situation in which different social groups can live and reside in the city. Many low-income professions are absolutely essential for the healthy functioning of a city. If we leave housing solely to market forces, many groups of people will no longer be able to live in cities. Various housing typologies and concepts include:

- Municipal housing

Housing that is owned, developed, or managed by a local or city authority. Its primary purpose is to provide stable, long-term housing for residents who cannot afford market rents. Allocation is usually based on transparent criteria such as income limits, family situation, or special needs. Municipal housing often plays a key role in ensuring social balance in cities.

- Social housing

A broad category of publicly supported or non-profit housing designed for people with low or moderate incomes or those facing specific vulnerabilities (e.g., seniors, people with disabilities, young people leaving institutional care). Rents are typically below market rate and may be tied to a percentage of a household's income. Social housing aims to guarantee access to decent, affordable and secure housing and often includes social support services.

- Rental housing

Housing that is occupied by tenants based on a rental contract, usually for a monthly rent. It can be provided by private landlords, public bodies, cooperatives, or non-profit organisations. Rental housing offers flexibility, as tenants can move more easily than homeowners, but it also depends on the regulation of tenancy rights, protection from eviction, and rent stability.

- Collaborative/community-led housing

Housing created through the active involvement of future residents or community groups in planning, design, development, or long-term management. It includes models such as co-housing, housing cooperatives, community land trusts, and self-build groups. These projects typically emphasise shared decision-making, affordability, sustainability, and community support. Residents often share some communal spaces (like a meeting room, stroller room, tool shed) while maintaining private homes.

- Unaffordable housing

Housing is considered unaffordable when its cost exceeds what a household can reasonably pay without compromising other essential needs. A common benchmark is when a household spends more than 30% of its income on housing costs (rent, utilities, mortgage payments). Unaffordable housing can push households toward debt, overcrowding, or lower-quality homes.

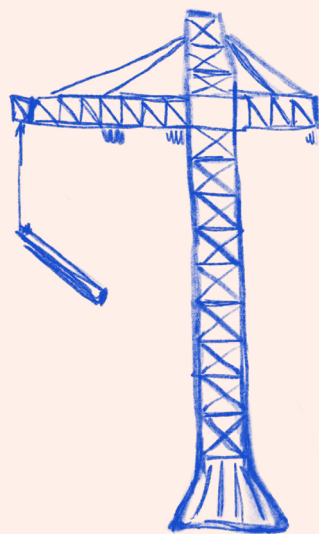
- Inadequate housing

Housing that fails to meet basic standards of safety, quality, or habitability. This may include structural issues, dampness, overcrowding, lack of heating or sanitation, insufficient natural light, or unsafe electrical systems. Inadequate housing can harm physical and mental health and often affects households with limited financial resources or limited access to secure tenancy.



3. LOCAL SPECIFICS INTERNATIONAL OVERLAPS

In this chapter, we will gradually present four case studies written by members of the relevant partner organization for each country. We left the choice of topics entirely up to the authors. In some cases, we therefore focus more on the overall situation in the housing sector in a given country, while in others we felt it was more important to go into greater detail, often with regard to positive examples or bottom-up approaches to housing. All of this material, together with further experiences and data and information gathered from our joint work, will help us to make a final comparison and formulate recommendations.



Czechia: Fragments and flashes: bottom-up approaches to housing

The housing affordability crisis has been a public issue in Czechia for about the last ten years. It continues to be an increasingly acute problem affecting a large part of the population, especially (such as in other V4 countries) young people, low-income households, and tenants. The proportion of owner-occupied housing in Czechia has long been high (around 75% of households), while market rents account for only a relatively small part of the housing stock, in which the influence of corporations and pressure on price growth is increasing,³⁶ and affordable social or municipal housing is low.³⁷

As a result, more and more households are facing high housing costs, or housing is becoming less stable and long-term. The housing sector's dominant focus on market models of private home ownership and competition in the overheated rental market (especially in large cities) significantly reduces the options available to the average Czech citizen who does not own their own home to secure a roof over their head. On the one hand, this concerns the possibilities and ways of buying and renting, and on the other hand, it also concerns the institutional and symbolic level – people without real estate assets or with insufficient financial resources to pay market rent face social stigmatization, and their uncertain housing situation threatens a number of other areas of their lives.

The ability to organize from the bottom is rather limited in the context of housing in Central Europe compared to other examples of urban social movements. The post-revolutionary urban social movement is – perhaps also due to the high proportion of owner-occupied housing – rather fragmented into smaller groups that have historically focused on specific issues: from squatting to neighbourhood strengthening or specific cases of real estate

³⁶ Orcigr, V. (ed.). (2024). *Pražská bytová krize: Perspektivy a souvislosti*. Praha: Arnika. 76.

³⁷ Ministerstvo pro místní rozvoj (MMR). (2024). *Zpráva o dostupnosti bydlení v Česku*. Available at: https://mmr.gov.cz/MMR/media/MMR-MMR/Dashboard%20bydlen%C3%AD/dostupnost_bydleni_24/01_shrnuti.html

OECD. (2021). *Housing Affordability in Cities in the Czech Republic*. OECD Urban Studies. Paris: OECD Publishing. Available at: <https://doi.org/10.1787/bcddcf4a-en>

OECD. (2025). *Housing Reforms in Czechia and Poland*. OECD Publishing, Paris. Available at: <https://doi.org/10.1787/4988c473-en>

development. In some cases, the movement has managed to mobilize a larger number of people for joint actions, but it has rarely succeeded in maintaining the necessary continuity.

Nevertheless, in recent years we have seen at least two examples of functional and continuous collective efforts, to which we would like to dedicate this short, locally-based section of the publication. These are the Shared Houses initiative and the Tenants' Initiative (INN), which, after a long time, have managed to break through the short-term and fragmented nature of some urban social movement activities in Czechia and have achieved real positive results that inspire and can be a driving force in the effort to achieve more affordable and better housing.

Shared Houses – community cooperative housing

Shared houses formally came into being in 2015, when the registered association of the same name was founded. From the outset, its goal was to transfer the idea of shared collaborative participatory housing to Czechia, following the example of the German Mietshäuser Syndikat,³⁸ and to create a network of housing projects based on this idea. The German model has been in operation for more than 30 years and has succeeded in creating the conditions for the emergence of several hundred housing projects. This has made the Mietshäuser Syndikat a real and functional alternative in housing that is not tied to market dynamics and provides space and conditions for the emergence of new spaces and initiatives.

The idea of this type of housing works on the principle that legal entities (in the Czech context, most often social cooperatives) buy apartment buildings from the real estate market and transfer them to permanently shared ownership.

This means that the buildings cannot be transferred back to the commercial market and cannot be speculated on in any way – they serve exclusively as affordable rental housing. In practice, this means affordable community housing managed by its residents, based on solidarity, democracy,

³⁸ see <https://www.syndikat.org/en/>

cooperation, and non-profitability. The network's projects to date include, for example, the První vláštovka cooperative in Prague and the Vzletný racek cooperative in Děčín, and further attempts are being made to expand to other locations. The model offers a solution that eliminates the pressure of the real estate market. It reduces the burden of rent, ensures long-term stability, and creates space for community life, neighbourhood, social cohesion, and cultural activities. Shared houses are thus a practical demonstration that it is possible to think of housing as something other than a commodity: as a collective, socially and economically sustainable value.

Tenants' initiative – the collective voice of tenants

The gradual pressure on real estate prices is also reflected in rising rents. Currently, for example, tenants in Prague pay an average of more than 400 CZK (over 15 EUR) per m², which for a 50 m² apartment sets the average net rent at over CZK 20,000 (approx. 800 EUR).³⁹ With energy and other charges, the cost of an apartment for two people is approaching 30,000 CZK. It is no coincidence that Prague has a very high proportion of households that are excessively burdened by housing costs – a quarter of them here spend more than 40% of their income on housing, while the European average is one tenth.⁴⁰ Rising prices of apartments for sale also mean that the rental sector is gradually becoming the domain of large corporations that are able to purchase apartments in large volumes and then rent them out. One of the largest corporate landlords in Czechia is the Swedish company Heimstaden, which owns tens of thousands of apartments, mainly in the Moravian-Silesian Region.⁴¹

Corporate rental housing has the particular disadvantage that companies do not have to care so much about the quality of the neighbourhood, and at the same time, rental relationships are based on a purely formalized, economized relationship between landlord and tenant.

³⁹ Hába, P., Machula, L., Marek, D. (2025). *Deloitte Property Index. Overview of European Residential Markets, 14th edition, August 2025*. Available at: <https://www.deloitte.com/cz-sk/en/Industries/real-estate/research/property-index.html>

⁴⁰ Orcígr, V. (ed.). (2024). *Pražská bytová krize: Perspektivy a souvislosti*. Praha: Arnika.
⁴¹ Ibid.: 76

However, it is not just a matter of rent prices or the composition of owners. Rental housing in Czechia has long been a rather uncertain form of housing. It is not uncommon for tenants to encounter discriminatory treatment from landlords or a reluctance to provide long-term housing with a guarantee of stability. A typical example is the so-called chaining of short-term contracts, i.e., concluding a contract for only a short period of time (typically for a year, in some cases even less), which allows the landlord to terminate the lease without cause at the end of the contract and avoids certain rules for rent increases. Another problem arises in the context of shared housing, where sharing the high costs of rent among several people (roommates) which is often necessary, makes it impossible to draw on state support. A separate issue is, for example, problems with the non-return of security deposits based on irrelevant or fictitious reasons.

Tenants in Czechia are therefore among the most vulnerable groups, both in terms of securing and maintaining housing and in terms of their rights and dealings with owners and landlords.

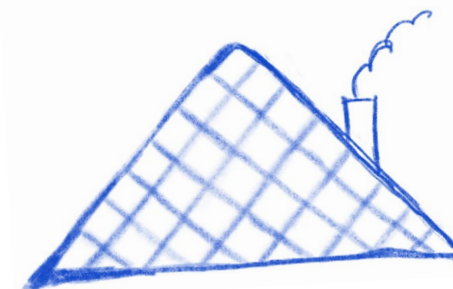
The Tenants' Initiative (INN) was established in September 2022 as a response to the growing uncertainty of rental housing and the difficult conditions of the rental housing market. The aim is to bring tenants together, strengthen their rights, provide support in conflicts with landlords, and work together to achieve fair and stable rental housing. Since its inception, the Initiative has, for example, managed to win back more than one million CZK for tenants that landlords had unfairly tried to keep.

INN organises meetings, projects, and campaigns, publishes educational materials (e.g., the handbook „How to rent in Prague 101“), informs tenants about their rights, and raises awareness of issues related to precarious contracts and high rents. In this way, it acts as a means of „voting“ for tenants – the voice of those who have no bargaining power in the housing market – and offers a path to collective defence and pressure for systemic change. INN shows that even without ownership, it is possible to strive for dignified, stable, and fair housing through collective organisation and solidarity.

The importance of grassroots alternatives and their limits

Both, Shared Houses and the Tenants' Initiative, illustrate the potential of civic engagement and collective action to alleviate the housing crisis in Czechia. They offer concrete and realistic alternatives to the market model, housing stability linked to democracy, community, and social cohesion, and provide examples that affordable housing can also take the form of long-term, non-profit housing managed by its residents or tenants.

At the same time, however, both paths encounter structural limits: a lack of suitable real estate, limited legislative support, insufficient public funding for social housing, and often social or cultural barriers (e.g., a preference for ownership, a lack of awareness of alternatives, fears of collective housing stemming mainly from the socialist experience, etc.). Nevertheless, these initiatives are of considerable value. Not only as a refuge for those who would otherwise be unable to obtain decent housing, but also as a laboratory for systemic change. If their models can be scaled up, legislation amended, and access to finance and small investors enabled, they could represent a real alternative to the dominant market model. For this to happen, it is necessary to break down entrenched stereotypes and show that such an alternative is not only realistic but also truly effective.⁴²



⁴² More details on both initiatives can be found at <http://sdilenedomy.cz> and <http://iniciativanajemniku.cz>

Slovakia: Inadequate alternatives and the role of municipalities

Housing has become one of the most acute social and political challenges in Slovakia, with the country ranking among Europe's most financialized housing markets.⁴³ Rising prices, declining affordability, treating housing as a commodity rather than a human right, and the near absence of public rental housing affect a growing share of the population. These pressures cut across social groups, reaching low-income households as well as single parents, youth, the elderly, and the middle class, increasingly leveraged by high mortgages. As in other V4 countries, large-scale privatisation of municipal housing, combined with minimal property taxation and long-term neglect of public rental housing, has created a system in which access is largely shaped by developers' strategies and market logic.

Most housing is privately owned. Only 7,7% is rental, of which merely 1,6% is regulated-rent housing.⁴⁴ Although the commercial rental sector may be larger, the lack of reliable data keeps it largely unknown as a grey area, often precarious, insecure, or inadequate.⁴⁵ First in-depth data on public rental housing in Slovak cities emerged in 2024. The report of Amnesty International Slovakia⁴⁶ shows that the state's long-term neglect affects tens of thousands and offers concrete recommendations: housing subsidies are largely ineffective, chain contracts and institutional racism must be addressed, and social services should not replace public housing.

⁴³ Eurostat. (2025). Distribution of population by tenure status, type of household and income group. Available at: https://ec.europa.eu/eurostat/databrowser/view/ILC_LVHO02__custom_7139277/bookmark/table?lang=en&bookmarkId=6eeb03d1-dd59-4bb4-a9b8-ad21bed9cd21

⁴⁴ Amnesty International Slovakia. (2024). Unattainable right to housing: Report on right to housing in Slovakia / Nedosiahnuteľná potreba bývať: Výskum o práve na bývanie a dostupnosti verejného nájomného bývania na Slovensku. Available at: <https://www.amnesty.sk/wp-content/uploads/2024/10/Housing-research-Slovakia-final.pdf> / <https://www.amnesty.sk/nedosiahnuteľna-potreba-byvat-vyskumna-sprava/>

⁴⁵ Hlinčíková, M. (ed). (2024). DEPOZIT: Festival dostupného bývania. Trnava: Kubik.

⁴⁶ Amnesty International Slovakia. (2024). Unattainable right to housing: Report on right to housing in Slovakia / Nedosiahnuteľná potreba bývať: Výskum o práve na bývanie a dostupnosti verejného nájomného bývania na Slovensku. Available at: <https://www.amnesty.sk/wp-content/uploads/2024/10/Housing-research-Slovakia-final.pdf> / <https://www.amnesty.sk/nedosiahnuteľna-potreba-byvat-vyskumna-sprava/>

To compound this situation, the available data on people without shelter also remains partial, and homelessness has no legal definition here. Due to the absence of regular counting, estimates suggest that more than 70,000 people experience homelessness, among them, 15% young people and almost 20% people on parental leave.⁴⁷ Only in 2023 did Slovakia adopt a national policy to end homelessness, complemented by a new platform coordinated by NGOs.

Municipalities continue to carry responsibility in the eyes of residents, yet they operate with limited tools, insufficient data, and weak financial support from the state. Recent crises have exposed the fragility of this system even more.

For example, following Russia's full-scale invasion of Ukraine, more than 125,000 people sought refuge in Slovakia.⁴⁸ Local housing systems could not respond at scale; spontaneous solidarity networks of neighbors, volunteers, and civil society organisations filled the most urgent gaps, revealing both civic capacity and the presence of undocumented vacant and underused spaces long excluded from official housing policies.

Košice and Eastern Slovakia

We write from the perspective of Spolka, a non-profit studio working at the intersection of architecture, sociology, and spatial justice. Košice holds particular significance for us: all team members live here or have lived here. Our engagement with housing did not begin as an abstract research interest, but through lived experience, searching for affordable flats, coping with rent increases, and documenting stories of housing insecurity, homelessness, migration, and often discrimination against Roma families and marginalized groups. These everyday encounters convinced us that housing requires sustained and systematic attention.

⁴⁷ Štatistický úrad Slovenskej Republiky. (2021). Byty – Základné výsledky. SODB 2021 Sčítanie obyvateľov, domov a bytov. Available at: <https://www.scitanie.sk/byty/zakladne-vysledky/pocet-bytov/SR/SKO/SR>

⁴⁸ United Nations. (2024). Ukraine: Over 6 Million Refugees Spread Across Europe. Available at: <https://unric.org/en/ukraine-over-6-million-refugees-spread-across-europe/>

Košice and Prešov are regional cities in eastern Slovakia, with Košice being the second-largest city in the country (around 230,000 inhabitants) and Prešov the third-largest (around 85,000). Rising prices and insecure tenancies increasingly affect both cities, while municipalities operate with limited analytical tools and fragmented housing data, often lacking a basic overview of stock or vacancies. Social housing is spatially concentrated, and waiting lists are long. NGOs partially fill gaps in public provision, for example, through Housing First initiatives.⁴⁹

Across our work in this field, one pattern remains constant: municipalities are expected to act, yet lack stable capacity, reliable data, and institutional support. Patrik Panda, Chief Architect of Prešov, stated, “*The city cannot be only an approver of projects; it has to become an active player.*” Jana Weiss, Head of the Social Housing Department in Košice, described the everyday realities of administering municipal housing: working with highly vulnerable households, navigating rigid legal frameworks, and compensating for missing support services. Concrete numbers show the scale of the mismatch: Košice has approximately 97,000 flats, yet the city owns only 1,602, the largest municipal stock in Slovakia, of which 1,247 are directly managed by the city. By late 2024, average rent in Košice’s old town exceeded 1,000 EUR. Vacancies reveal further gaps: 15,821 empty flats by permanent residence, with 10,555 potentially rentable. Lone parents, families with children, and Roma households face the greatest barriers.

As Viktória Mravčáková writes: “*The Code About Social Housing (Bytová politika Slovenskej republiky do 2030, 2021) strictly defines the groups of people for whom social support for housing is available. The state tools (State Fund for Housing Development) are aimed at strengthening housing affordability and building social housing through contributions to municipalities, NGOs and the private sector, but also through subsidised mortgages to individuals.*”⁵⁰ In practice, only a few municipalities make use of this mechanism, due to bureaucratic obstacles, low financial contributions, and overly strict requirements that, for example, prevent additional services such as community spaces or designs adapted to specific needs.

⁴⁹ Mravčáková, V. (2025). “Bývanie v Košiciach: Vstupný bod do Never Never School / Housing in Košice: Situating Never Never School” in Grešáková, L., Mravčáková, V. (eds). *Bývanie v čase kríz. Housing in Times of Crisis. Košice and Bratislava: Spolka and Kapitál. 14–25. 50 Ibid.*

From Listening to Action: The Visegrad Affordable Housing Workroom

This groundwork led to the organization of a workshop within the joint Visegrad Affordable Housing Workroom project, held in June 2025 in Košice. We conceived the workshop as a much-needed working meeting for municipal staff and representatives, rather than a traditional conference. The aim was to create a space where constraints, failures, and partial solutions could be shared openly, without adding new obligations or unrealistic expectations to already overstretched administrations. We helped identify key barriers and examples from cities facing similar post-socialist conditions, rather than from Western European contexts that are often perceived as out of reach. Discussions during the workshop confirmed several shared conclusions.

Municipalities need a stable institutional capacity dedicated to housing policy, including analytical and legal expertise. They need realistic and implementable tools, not isolated pilot projects. Peer-to-peer exchange between comparable cities matters more than one-directional transfers of “best practices.” Housing policy also requires careful communication. Cities are aware of their political sensitivity and reputational risks, yet they increasingly recognise that inaction carries its own consequences.

Municipal ambitions are constrained by financing, land ownership, and staffing. Košice plans up to 5,400 rental flats, with the first units expected by 2027, while slowly renovating its existing stock since 2019; only 46 flats and one residential building have been refurbished. Richard Dlhý, Head of Strategic Development and Deputy Director of the Košice City Office, explained that the city lacks not only construction funding, but resources for project documentation and systematic data collection. In Prešov, over 260 households are on the waiting list. The city experiments with new tools, such as negotiated developer contributions, converting roughly one in twenty commercial flats into municipal housing. Panda described this as a pragmatic instrument adapted to local conditions, attracting interest from other cities, while criticising current state-supported rental schemes as poorly designed.

The workshop participants jointly formulated recommendations. These included steps toward establishing dedicated housing units within municipal administrations, regular and systematic data collection on housing stock and affordability, exploration of funding mechanisms beyond existing state schemes, and continued inter-municipal cooperation within the V4 context. Equally important was the workshop format itself. Participants repeatedly emphasised the value of having a space where they could speak openly about limitations and learn from others facing similar pressures.

Creating alliances

This situation shows that housing is far more than a market or architectural issue. It is deeply entangled with public policy, financial mechanisms, and everyday practices of care and survival. In many Slovak cities, municipal systems remain poorly prepared, and citizens' initiatives, informal networks, and volunteer organizations have stepped in to ensure that basic needs are met. As one municipal representative from Košice put it, "If we don't have data, we are making policy blindly." The remark points to the importance of evidence-based approaches, but it also exposes the fragility of existing structures and the political, social, and ethical stakes of housing provision.

For Spolka, the Workroom is not an endpoint but one step in a longer process. By linking local realities in Košice and Prešov with regional experience, we aim to support municipalities in reclaiming housing as a public responsibility.

Addressing the housing crisis requires more than rhetoric. It calls for institutional capacity, political courage, and sustained collaboration across sectors and borders.



Poland:

Privatism and ways out

The Polish housing system is characterised by very high owner-occupation, a small and fragmented rental sector, and a relatively weak public housing pillar, while state support has focused mainly on promoting homeownership rather than building a stable, affordable rental segment.⁵¹

Poland has one of the lowest shares of households living in rented dwellings in the EU: around 12–13% of households rent, while about 87% occupy owner-occupied units.⁵² The private rental market is small and highly fragmented, with roughly 1,1 million individual landlords, mostly non-professional, owning one flat each.⁵³

The municipal stock has shrunk dramatically as part of the “give-away” privatization:⁵⁴ from about 1,7 million dwellings in the mid-1990s to roughly 0,8 million in 2022, with social units accounting for only about 7% of the total housing stock.⁵⁵ Housing policy has been dominated by support to ownership through tax preferences, subsidized mortgages, and programmes such as “Bezpieczny Kredyt 2” whose main beneficiaries are banks and real estate developers.⁵⁶

51 Milewska-Wilk, H., Nowak, K. (2022). Dane o mieszkalnictwie w Polsce. Definicje, źródła, zestawienia, zmiany. Warsaw: Instytut Rozwoju Miast i Regionów; Lubasiński, J. (2025). Analiza rynku mieszkaniowego III kwartał 2025 r. Warsaw: Polski Instytut Ekonomiczny

52 Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025). Warsaw: Polski Instytut Ekonomiczny.

53 Polityka Insight data cited in Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025). Warsaw: Polski Instytut Ekonomiczny

54 Holm, A., Alexandri, G., Bernt, M. (2023) Housing policy under the conditions of financialisation. Research Report. Sciences Pro Urban School. Available at: <https://www.sciencespo.fr/ecole-urbaine/sites/sciencespo.fr/ecole-urbaine/files/Rapporthousinghopofin.pdf>

55 OECD estimates cited in Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025). Polski Instytut Ekonomiczny; Milewska-Wilk, H., Nowak, K. (2022). Dane o mieszkalnictwie w Polsce. Definicje, źródła, zestawienia, zmiany. Instytut Rozwoju Miast i Regionów

56 Saja, M., Paja, M., Jędrzejczyk, B., Koc, O., Gregier, D. (2024). Z Deszczu pod rynek: W pułapce kryzysu mieszkaniowego. Warsaw: Miasto Jest Nasze. 26 - 34. Online. Available at: <https://miastojestnasze.org/wp-content/uploads/2024/05/z-deszczu-pod-rynek-raport-mieszkaniowy-mjn.pdf>

There is no long-term strategy for regulating the rental sector.⁵⁷

Main Problems – price growth, unaffordability, privatization

(1) Rising price. In large cities, average rents for a 40–60 m² flat commonly exceed 40% of median net wages, approaching tenant insolvency thresholds. ⁵⁸On the ownership side, prices in the 17 largest cities increased by about 14% year-on-year in 2023.⁵⁹ In Warsaw and Kraków, average asking prices exceeded 17,000–15,000 PLN (about 4000 to 3500 EUR) per m² in 2023 and around 18,000–16,400 PLN per m² in 2025.⁶⁰

(2) The housing affordability gap. Around 35% of Polish households fall into a housing affordability gap: they cannot afford adequate housing at market prices, while their incomes are too high to qualify for municipal housing.⁶¹ Specifically, 69% of this group is effectively locked out of the market, as covering market rents would require them to spend over 40% of their income.⁶²

(3) Privatised rental sector. Renting is often short-term and unstable: contracts are typically signed for one year, rules on rent increases are vague, and statutory notice periods are frequently violated.⁶³ Although the relatively new institutional rental sector (PRS - private rented sector) could offer tenants rental stability, empirical data show that the opposite is true. In 2022, 18% of PRS investments were located on plots of land designated for

57 Milewska-Wilk, H., Nowak, K. (2022). Dane o mieszkalnictwie w Polsce. Definicje, źródła, zestawienia, zmiany. Warsaw: Instytut Rozwoju Miast i Regionów; Lubasiński, J., & Mądry, T. (2024). Analiza rynku mieszkaniowego IV kwartał 2024 r. Warsaw: Polski Instytut Ekonomiczny

58 Fundacja Rynku Najmu. (2022). Raport o obciążeniach kosztami najmu na polskim rynku mieszkań. Warsaw: Fundacja Rynku Najmu; Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025). Warsaw: Polski Instytut Ekonomiczny

59 Lubasiński, J., & Mądry, T. (2024). Analiza rynku mieszkaniowego IV kwartał 2024 r. Warsaw: Polski Instytut Ekonomiczny

60 Ibid.; Lubasiński, J. (2025). Analiza rynku mieszkaniowego III kwartał 2025 r. Warsaw: Polski Instytut Ekonomiczny

61 Czerniak, A., Jadach-Sepioło, A., Kroszka, J., Rudzka, I., & Szelgowska, A. (2024). “Luka czynszowa a jakość życia gospodarstw domowych w Europie Środkowo-Wschodniej” in A. Cho-Domińczak, R. Sobiecki, & M. Strojny (Eds.). Raport SGH i Forum Ekonomicznego 2024. Warsaw: Oficyna Wydawnicza SGH. 57–78.

62 Ibid.

63 Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025). Warsaw: Polski Instytut Ekonomiczny

service purposes and had the status of hotel facilities.⁶⁴ What does it mean? The construction of quasi-hotel facilities indicates substandard locations, failure to comply with minimum standards for floor space and lighting for residential premises, short contract terms (max. 12 months, so that the investment fund can pay lower taxes) and no statutory protection for tenants against eviction.⁶⁵ PRS still accounts for less than one per cent of the total Polish rental market, but it is growing rapidly.⁶⁶ This is a new challenge which needs to be addressed.

(4) Insufficient social housing. In 2024, roughly 119,000 households were waiting for a municipal flat, while active municipal rental contracts numbered only about 595,000.⁶⁷ The same year, 62,2% of all dwellings completed were 'for sale or rent' (from private developers), 34,9% were individual constructions, and 'other forms of construction' (that is, among others, social housing) accounted for only 2,9% in total.⁶⁸ The public sector offers no sufficient alternative to the private market.

How Government Policies Shaped the Crisis

Mortgage support programmes have fuelled demand without proportionately increasing supply. „*Bezpieczny Kredyt 2*“ programme boosted prices by about 15–17% year-on-year in the seven largest cities.⁶⁹ Miasto Jest Nasze's report shows that between December 2022 and December 2023, average prices per square meter for flats offered by developers rose by 23% in Warsaw and by as much as 27% in the Tri-City of Gdansk, Gdynia and Sopot.⁷⁰

64 CRIDO & Savills. (2024). PRS market in Poland. *Business, legal & tax insights*.

65 Audycka-Zandberg, B. (2024). "Najem instytucjonalny w Warszawie: trajektorie rozwoju" in B. Lewenstein, M. Bakalarz-Duverger, G. Całek (ed.). *Warszawa w badaniach społecznych*. Warsaw: Oficyna Wydawnicza „Impuls”. 175–194.

66 CRIDO & Savills. (2024). PRS market in Poland. *Business, legal & tax insights*.

67 Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). *Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025)*. Warsaw: Polski Instytut Ekonomiczny.

68 Główny Urząd Statystyczny, GUS. (2025). *Budownictwo mieszkaniowe w okresie styczeń–grudzień 2024 r. Informacje sygnałne*.

69 Lubasiński, J., & Mądry, T. (2024). *Analiza rynku mieszkaniowego IV kwartał 2024 r.* Warsaw: Polski Instytut Ekonomiczny.

70 Saja, M., Paja, M., Jędrzejczyk, B., Koc, O., Gregier, D. (2024). *Z Deszczu pod rynek: W pułapce kryzysu mieszkaniowego*. Warsaw: Miasto Jest Nasze. 27. Online. Available at: <https://miastojestnasze.org/wp-content/uploads/2024/05/z-deszczu-pod-rynek-raport-mieszkaniowy-mjn.pdf>

Mortgage subsidies primarily benefit investors, pushing prices beyond the reach of average earners. Successive governments allowed the municipal stock to shrink and did not create a stable framework for large-scale public or non-profit rental construction.

The core legal act⁷¹ on rental housing does not offer balanced protection for tenants.⁷² The result is a small, expensive and institutionally weak rental sector that reinforces rather than resolves the housing crisis.

Suggested solutions

Miasto Jest Nasze association puts forward several solutions which aim at improving housing affordability and solving the housing crisis in Poland. These can be divided into two groups: local policies, which can be implemented at the level of municipalities; and national policies, which require the Sejm to intervene.

Local policies

● Restricting the sale of public land

For years, the City of Warsaw has pursued a short-sighted policy of selling land to developers. We believe that the city should only sell land to third parties if it contributes to a real reduction of housing pressure in the city, for example, by allocating a certain quota of units for affordable housing. Additionally, other tenure forms, such as land leases, should be explored so that the city retains the ownership and influence over the direction of spatial development in the long run.

● Eliminating the square meter criteria for social housing

In many Polish towns, individuals wishing to apply for municipal housing must meet criteria regarding the square footage of their current residence, aside from income requirements. These criteria are often set in an arbitrary manner that is downright derogatory to residents' dignity. For example, in Warsaw, a family of six living on 39 m² is considered by the city authorities to have

71 Milewska-Wilk, H., Nowak, K. (2022). *Dane o mieszkalnictwie w Polsce. Definicje, źródła, zestawienia, zmiany*. Warsaw: Instytut Rozwoju Miast i Regionów.

72 Lubasiński, J., Prudo, D., & Kukołowicz, P. (2025). *Regulacje rynku najmu mieszkań w Polsce i w Europie (Policy Paper No. 2/2025)*. Warsaw: Polski Instytut Ekonomiczny.

a sufficiently good housing situation and will not be eligible for social or municipal housing. Due to this criterion, many municipal apartments are not allocated to people who need them because, despite their low incomes, they do not meet the square footage requirement. Eliminating this criterion will make it easier to apply for municipal housing.

● Taxing vacant units at a local level

The City of Warsaw should ensure that residential units which are used for non-residential purposes are taxed with a higher and appropriate property tax rate (35,53 PLN/m² instead of 1,25 PLN/m² in 2026). Such taxation would provide an additional fiscal stimulus to reduce the number of vacant units in the city.

National policies

● No more mortgage subsidies

Mortgage subsidies have contributed to massive price increases, which excluded thousands from homeownership. Miasto Jest Nasze strongly opposes programmes which increase the demand for housing while not tackling the supply side at the same time. The once planned “Kredyt 0%” should never be implemented.

● Mass construction of affordable housing

The number of affordable housing units built by the state and local governments must increase significantly. This will alleviate the most severe symptoms of the housing crisis, and in the long term, a greater availability of publicly owned units will contribute to slowing the growth of purchase and rental prices on the private market and the increase in housing quality (as developers and private investors will have to compete with the social housing offerings).

● Restricting short-term rentals

Tourists belong in hotels, hostels, or guesthouses, not in short-term apartments rented on Airbnb, from which the owners profit, while neighbours suffer. Therefore, the government should implement policies which are aimed at curbing the phenomenon, such as a compulsory registration of short-term rental units, an obligatory consent of the homeowner’s association or the maximum number of nights per year when the flat can be rented.

● Implementing a cadastral tax

To limit the profitability of speculative investment in real estate, we support the introduction of a cadastral tax. Our proposal for a cadastral tax would apply not only to apartments, but also to land and commercial spaces, with owner-occupied units being 100% exempt from the tax and low rates for rented units, which would also help reduce the number of untaxed rental agreements. The tax would also help with the spatial policy, as when property prices increase, local governments could recapture a part of the infrastructure cost by having a higher tax base.

● Restricting rent increases

People who live in rented homes also deserve a stable housing situation. In the current legal situation, it is difficult to stop rent increases, as it requires going to court and suing the landlord. We believe that tenants deserve better protection – rent increases should happen at most once a year and be at most the inflation rate.



Hungary: Tackling the housing crisis through non-profit and collaborative housing models?

The experimental approach of ACRED

In recent years, Hungary, similarly to other V4 countries, has been experiencing a deepening housing crisis, which affects a significant proportion of society. According to the different calculations of housing experts published in different volumes of the Annual Report on Housing Poverty produced by Habitat for Humanity Hungary,⁷³ there are at least three million people experiencing some form of housing poverty. As of 2024, Hungary ranked first among EU countries both in terms of increasing *housing price index*⁷⁴ and in terms of increasing residential *construction cost index*⁷⁵ since 2015. While the homeownership rate is around 90 %, millions of homeowners struggle with either housing quality problems or the disadvantageous location of their homes. At the same time, the proportion of public housing units decreased from 20% in 1990 to 2% nowadays, which is far below the required stock.⁷⁶ While the proportion of market rentals has increased in recent years, especially in urban areas, this domain of the housing market is dysfunctionally regulated, which translates into widespread affordability and legal issues.

⁷³ See their webpage: <https://habitat.hu/ezzel-foglalkozunk/szakpolitikai-munkank/eves-jelentes-a-lakhatasi-szegenysegrol/>

⁷⁴ For the database see: https://ec.europa.eu/eurostat/databrowser/product/view/prc_hpi_a?category=prc.prc_hpi.prc_hpi_inx

⁷⁵ For the database see: https://ec.europa.eu/eurostat/databrowser/view/sts_copi_q/default/table?lang=en

⁷⁶ For the database and further details see this interactive webpage: <https://onkormanyzatilakasok.periferiakozpont.hu/>

All these tendencies have resulted in the precarization of the living conditions of several households, mostly among the groups of young people, single-parent families, Roma people, and the less well-off segment of the population in general.

The housing crisis has been exacerbated by inadequate housing policies. Since 1990, none of the governments have been able to create a national housing strategy. Since then, housing policy has been governed in a fragmented way, with different ministries pursuing different, often contradictory, policy logics. In recent years, housing policy has been implemented in the general framework of an anti-welfarist, anti-rental political narrative, which favours the middle-class and the politically loyal oligarchs in its redistributive measures. Currently, more than 90% of housing-related governmental expenditure is not targeted socially.⁷⁷ On top of that, the government has pursued a radical recentralization of the local governmental system, which leaves minimal fiscal space for manoeuvring for municipalities, which are responsible for managing the remaining social housing stock in the country. Thus, while the central government follows an anti-rental, socially non-sensitive housing policy, the innovation potential of local municipalities is also minimised due to the politically motivated squeezing of the municipal sector. Even though an informal coalition of housing organisations, *the Housing Coalition*, has continuously published comprehensive reform proposals before each parliamentary and municipal election since 2017, addressing a variety of pressing problems in the field of housing in publications entitled 'Housing Minimum',⁷⁸ there is no sign of systematic reforms so far.

Reform as an experiment from the bottom

Within this context, the Alliance for Collaborative Real Estate Development (ACRED) was formed in 2021 by four organisations. The main idea was that if reform proposals cannot be effectively implemented by decision makers, it could have a significant impact if non-governmental institutions are formed, who are willing to experiment with these alternative ideas. That

⁷⁷ Czirfusz, M., Jelinek, Cs. (2022). "Housing policies and housing affordability in Hungary after 1990" in: Vankó, L. (ed.) *Annual Report on Housing Poverty*. Budapest: Habitat for Humanity Hungary. Available at: https://habitat.hu/sites/lakhatasi-jelentes-2021/wp-content/uploads/sites/10/2022/09/Habitat_AnnualReport_2021_EN_FINAL.pdf

⁷⁸ See the webpage: <https://lakhasiminimum.hu/>

is why ACRED chose a bottom-up, collaborative approach, and developed tactics and strategies that are not hinged upon the goodwill of decision makers. We hope that through viable pilot projects, and the future scaling up and institutionalisation of these pilots, we will be able to deliver strong proof that there are alternatives to how the housing sector functions. We also believe in the potential impact of connecting alternative, non-speculative housing models with other solidarity economy initiatives; our vision is that a robust solidarity economy ecosystem, including non-speculative, decommodified real estate and housing models, could create a resilient alternative to financialized, profit-driven solutions.

Member organisations of ACRED have so far developed two pilot projects: a 220 m² residential project following the rental cooperative housing principles (Zugló Collective House), and a 1000 m² cultural and community space (Kazán Community House).⁷⁹ Both projects followed a few key principles: collective ownership, safeguarding against speculation, community-based financing, collaborative and democratic management. In the case of the Zugló Collective House the model was inspired by *the German Mietshäuser Syndikat Network*. A group of future tenants collectively bought a house with a mixture of their own capital and direct loans, and created a financial plan which offers affordable rents and continuous repayment of the initial loans. In the case of Kazán Community House, Gólya Cooperative initiated the purchase of a vacant industrial building after being pushed out from their previous rental space due to gentrification. Gólya created a unique bar and underground cultural space in half of the building, while the other half is used by nine solidarity economy organisations as their office/workshop/meeting space. The property was purchased with the help of direct loans, and the ownership structure ensures that it is kept out of the speculative property market. The management of Kazán Community House is carried out by a team of ACRED, with the involvement of the users of the space.

ACRED was created with the objective of institutionalising and spreading the knowledge gained during carrying out two non-profit, collaborative projects. In the last five years, ACRED has been working on kicking-off another collaborative residential project, but as of early 2026, it has not yet been successful. The main obstacles were connected to the unfavourable processes in the wider economic context. The pandemic from 2020, the energy crisis in 2022, the record high inflation rates since 2021 were all obstacles, which made it hard to initiate a new project that could be affordable. These contextual factors were further amplified by the general structural barriers rooted in the policy context, introduced above. According to



⁷⁹ For more information about the projects see: <https://szakiszovetseg.hu/en/implemented-projects/>

a study carried out by members and allies of MOBA Housing SCE,⁸⁰ some bottlenecks of creating and expanding an affordable housing sector are not country-specific, but structural in nature, and present in most of the post-socialist countries in Europe.

The two most important structural bottlenecks are the lack of cheap, long-term loans available for affordable and alternative housing investments and the lack of resources required for capacity building of novel non-speculative housing providers in the early phase of their existence.

MOBA Housing SCE, a pioneering network of Eastern European cooperative housing initiatives, in which ACRED is also a member, developed a theory of change addressing these structural barriers.⁸¹ Currently, ACRED tries to build on this MOBA model, and works on starting its first own development.

For this purpose, ACRED has been working on widening its repertoire of actions. First, together with our Serbian partner organisation, Ko Gradi Grad, we worked out a modular learning tool, which will help interested groups in putting together their own bottom-up rental cooperative housing projects, with the facilitation of ACRED educators. Second, ACRED has teamed up with the Budapest-based College for Advanced Studies (TEK), a bottom-up self-governing student organization, which exists since 1981. ACRED helps TEK to purchase a property, which will allow TEK members to live together in an affordable student dormitory, which is managed and governed by the students themselves, and which provides space for their extracurricular activities. Third, ACRED helps MOBA to finalize and expand its new innovative housing finance tool, the MOBA Accelerator. This is a revolving fund, which financially helps non-speculative housing projects in their first phase of development. With these three new activities, ACRED plans to realise its first own collaborative real estate development project in 2026.

While the approach of ACRED will definitely not solve the Hungarian housing crisis on its own, it might demonstrate that creating new institutions could be vital in mobilising bottom-up energies and non-governmental resources in the context of a deepening housing crisis coupled with a hostile policy environment.



⁸⁰ See the context and the different outputs of the research: <https://moba.coop/catalytic-capital-investment/>

⁸¹ Pósfai, Zs., Jelínek, Cs., Pavlović, I. (2022). *Catalytic Capital Investment as an Enabler of Affordable Rental and Cooperative Housing in Central and South-Eastern Europe: Investor Report*. Budapest: Periféria Policy and Research Center.

4. SUMMARY SIMILARITIES & CHALLENGES

This section draws on a shared questionnaire, workshops, and meetings from 2024–2025. It is not a set of statistics. Rather, it collects on-the-ground observations about how housing affordability is handled in each country, and how politics, institutions, and everyday realities shape access to homes.

Different starting lines

Across the region, countries start from different positions. In Czechia, housing affordability has been debated for almost a decade, backed by research (although still lacking some crucial data) and, later on, also several municipal strategies. In Slovakia and Hungary, public discussion of housing intensified only in the last five years, after years of dormancy.

Yet the pressures people face look strikingly similar. Public housing remains scarce everywhere, prices rise faster than incomes, and most support systems fail to reach those who fall between social housing and the market. Young households and low- to middle-income groups are repeatedly named as those under the greatest strain, often delaying independence or living in overcrowded conditions.

Capital city / Country	Income required to purchase a 70 m2 dwelling (years)	Public housing share (state or municipality owned)	Average price per 70 m2 for a new dwelling (EUR)	Average monthly rent of 70 m2 dwelling (EUR)	Overcrowding rate (share of population living in overcrowded dwellings) (%)
Bratislava, Slovakia	12.3 years	2%	290,500 (4,150 per m2)	1,078 EUR (15.4 per m2)	30–35
Prague, Czechia	15 years	5%	413,000 (5,900 per m2)	1 155 EUR (16.5 per m2)	15–20
Warsaw, Poland	9.7 years	7%	252,000 (3,600 per m2)	1,253 EUR (17.9 per m2)	35–40
Budapest, Hungary	11.4 years	4%	301,000 (4,300 per m2)	840 EUR (12 per m2)	25–30
EU Average (estimated)	9.6 years	8%	336,000 (4,800 per m2)	unknown	15–20
Best EU Country (Odense, Denmark)	4.9 years	20% <	245,070 (3,501 per m2)	1,036 EUR (14.8 per m2)	< 5

Estimate V4 comparison. Source: Linhart et al. (2025), edited by respective V4 project partners.

Compared to the EU average, and especially to cities like Odense in Denmark, V4 capitals combine low public housing shares with high prices and rents. The result is a structural gap between what people earn and what housing costs. As one of us put it plainly in the questionnaire:

“The structural imbalance between household incomes and rising property prices makes housing practically unreachable for many.”

Cities in the region share a common urban structure shaped by historical housing policies, public spaces, and land-use systems. Rapid privatization and post-socialist transformation reduced municipal housing and limited diversity in the housing stock.

High private ownership; weak municipal rental stock

Prices rising faster than wages

Rental insecurity

Investment-driven transaction and gentrification

Housing on the agenda, but rarely in practice

Housing policies in all Visegrad countries depend heavily on political cycles. Programmes are interrupted with government changes, long-term strategies rarely emerge (and if they do, they are not sufficiently followed), and scaling successful models is difficult.

Our four organisations agree: housing is declared a priority everywhere. Yet in practice, action remains limited or narrowly framed. Slovakia focuses mainly on increasing construction, Hungary strongly favours home-ownership, and Czech policies largely support private development rather than socially inclusive housing models. As noted by our Slovak partners:

“In Košice, housing is not currently a priority, apart from the mayor’s campaign commitment to build 5,400 flats.”



Moreover, across the Visegrad, public support for affordable housing exists, but it is minor compared to private development. Municipal and state tools exist, but mostly at a symbolic scale. Bratislava’s municipal rental agency manages around 30 flats with more than 100 tenants, while mortgage support schemes for young households are difficult to access. Prague has more developed instruments, including a city developer and rental agency, yet private construction still dominates. Poland stands out with renewed public investment plans: under the „First Keys“ approach, the government aims to build or renovate around 15,000 social housing units in 2025. Hungary, by contrast, continues to shrink its public housing sector, while more than 90% of housing-related spending benefits better-off households.

Too big for pilots, too small for the market

A recurring theme across the questionnaire is the mismatch between the scale of the problem and the scale of existing tools. Innovative policies, pilot projects, and municipal agencies appear in all four countries, but remain marginal compared to market pressures and investment-driven development.



QUESTIONNAIRE

What are the main barriers to improving housing affordability?
(select all that apply)

- Housing demand exceeds supply
- Rising construction and material costs
- Limited availability of building land
- Speculative or investment-driven housing purchases
- Regulatory barriers or lengthy approval procedures
- Insufficient social and affordable housing stock
- Other (please specify): _____

Barriers repeat across borders: rising construction costs, land shortages, speculative purchases, weak social housing stocks, and unstable policy frameworks. In Hungary, 30–40% of housing transactions are investment-driven, while constantly changing rules make long-term planning nearly impossible. In Poland, the „rental gap“ captures a shared reality: many households earn too much for social housing but far too little for the market.

Looking back over the past five years, most partners describe change without improvement. New strategies and programmes have appeared, but prices continue to rise, and access to housing has not improved at scale. Movement is visible, relief is not.

National housing policies set the framework, but often leave cities without the tools to respond. Slovak municipalities face growing demand with limited funding, Czech municipalities develop its own policies while anticipating further centralization at the state level. In Hungary, open political conflict between the national government and Budapest has made housing innovation extremely difficult. In Poland, earlier national programmes delivered far fewer homes than promised, leaving many young adults dependent on family housing well into their thirties.

What keeps reappearing as hopeful

Despite these constraints, all four countries point to promising local and community-based practices. Housing First programmes, social rental agencies, cooperative housing pilots such as Sdílené domy (Shared Houses) in Czechia or Zugló initiatives in Budapest, renovation schemes for people in housing poverty, and municipal rental agencies all demonstrate workable alternatives.

“What is missing is not ideas. It is political continuity, public legitimacy for non-market housing, and the capacity to scale what already works.”



5. BASIC RECOMMENDATIONS

Based on our discussions and positions, we have identified key similarities and parameters of housing unaffordability for the region. Although there are also differences and local specifics, it is possible to select thematic areas in which there are specific measures that may help to bring more affordable homes to Visegrad countries. Many policy documents put new housing construction as a first solution to the housing crisis, but construction alone rarely makes housing more affordable. In the V4 context, market-led building often targets higher-income buyers or investors, so it needs to be paired with measures that expand non-market and municipal housing and limit speculative demand. We sort our recommendations into the following thematic clusters:

1. Quality spatial planning instruments & mechanisms

In this context, the strong role of spatial planning in the V4 countries makes it important to research and implement land-use practices that enable subsidised or municipal housing. These include effective agreements between local authorities and investors, as well as mechanisms that generate funding for public construction – such as developer contributions or environmental charges, for instance, through tolls or parking fees. Forms of affordable housing should be enshrined in legislation, and their use in national spatial planning systems should be reviewed.

Building legislation should be updated with regard to efficient and flexible sustainable construction, ensuring adequate public participation, environmental standards, and affordable housing quotas. This process can be supported by the collection of new data and its responsible use (e.g., in the area of permitting), or by introducing financial mechanisms (e.g., low-interest or interest-free loans for selected groups of the population, especially in the context of non-market and non-profit construction models).

2. Reduce emphasis on the market value of housing & fund diversity

The unsatisfactory situation in the area of housing affordability is primarily the result of housing becoming an investment product and a market commodity. In the context of relatively stable growth in property values, this ensures a motivating and stable investment return on property ownership, which causes further investment pressure on the housing market. Speculation in real estate should therefore be limited, and higher taxes (progressive taxation) should be imposed on the investment buying up of apartments. The taxes can then be used for the construction or creation of subsidised public housing units. Further mapping of the housing stock with regard to apartment occupancy and further data creation would make it possible to better describe the problem of investment apartments and its extent. In this context, various incentive measures can be applied to encourage large owners to diversify their rentals for different target groups.

It is also necessary to prevent the conclusion of precarious rental contracts (e.g., short-term) and to support the stability of rental housing, including a review of the conditions for rent increases. Support for the creation of non-profit rental companies and syndicates can also help in this regard. The rules for providing short-term accommodation services in large cities should be fundamentally reviewed as well.

In the context of further support for diversity in the housing stock, we can mention support for municipal or collaborative housing, for example, through subsidies or new financial models that will support the creation of non-profit or non-market forms of housing. This must also include support for human resources for project preparation (e.g., in the form of local contact centres), land development in municipalities, and the creation of analyses and methodical support. Similarly, the renovation of vacant or neglected properties can be supported. These mechanisms should be enshrined in legislation and framed within binding strategies.

3. Support of community, participation & social inclusion

Effective and genuine participation of residents in urban planning, construction, and housing policy is one of the most important tools for implementing residents' needs in urban transformation. It strengthens mutual trust, integrity, and social cohesion. It is necessary to ensure multi-level, diversified, careful, and inclusive participation in urban development – this can be aided, for example, by standardising key points for effective and efficient participation or educating key actors about appropriate forms of participation. From the perspective of social sustainability of housing, it is necessary to support community and neighbourhood initiatives that help to form

neighbourhood ties and attachments to a place, and often have a significant impact on the maintenance and design of public spaces and other public areas.

Supporting social inclusion also includes preventing homelessness. Here, attention can be directed to developing supported housing programs for vulnerable groups and the prevention of housing loss, as well as the enforcement of appropriate rules for the allocation of municipal or public housing to specific groups of residents.

These are only basic outlines of possible approaches, some of which have already been piloted in individual countries. The implementation of each step depends on local conditions and needs, and it is very important to develop public debate on new ways of supporting affordable housing that will counterbalance market mechanisms in the housing sector, thereby helping to diversify the market and offer affordable alternatives (to which the private sector will also have to respond).



