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# Celulozowa estate: new chapter in the history of Włocławek and national housing policy in Poland

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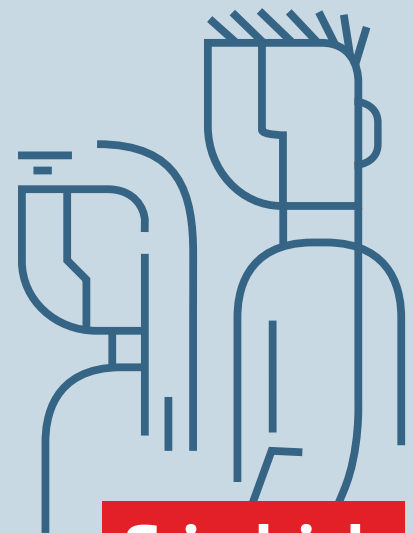
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## Celuzowa estate: new chapter in the history of Włocławek and national housing policy in Poland

Housing policy has long played a key role in social democracy programs around the world, especially in Europe. Unfortunately, in Poland, demands for the construction of accessible housing by the local government and the state have long been ignored and discredited by liberals and the right. Poles were told that public housing was synonymous with all possible pathologies for years. The mayor of Włocławek, Krzysztof Kukucki, decided to challenge the dominant neo-liberal narrative, according to which housing construction should be exclusively the domain of the free market and the role of the state and local government should be limited to regulation and support for developers. Kukucki has proved in practice that local government can effectively build affordable council housing for rent and has made this his most significant political asset. His commitment to developing council housing estates for cheap rent has not only changed the face of the city but has paved the way to the top of local and national politics. It has breathed new energy into a city that, since the fall of communism, has struggled with the problems caused by the closure of major factories and the exodus of young residents.

Krzysztof Kukucki belongs to a generation of relatively young politicians. He was born on 25 October 1980 in Włocławek, and his adventure with local government began in 2010 when he was elected to the City Council. From 2017 to 2018, he served as its chairman, and from 2019 to 2023, he held the office of first deputy mayor of



*Fot. Michał Świński, Celuzowa estate in Włocławek*

Włocławek. A turning point in his career was initiating a program to build council housing for rent. From 2016, he consistently promoted the 'Włocławek Apartments' project, which aimed to increase the availability of affordable housing for residents. He had to overcome the resistance of the public and the liberal coalition partner. The results of this initiative were impressive – in 2022, 288 council flats were completed in Włocławek, which accounted for as much as 42% of all such units built in Poland at that time.

The success of this venture significantly strengthened his position on the political scene. In 2023, Kukucki was elected senator on behalf of the New Left. In January 2024, he was secretary of state at the Ministry of Development and Technology, responsible for housing policy. His experience and achievements in this field contributed to his victory in the local elections for mayor of Włocławek in 2024.

## Abstract

After 1989 in Poland it was assumed that the free market would meet the housing needs of Poles based on mortgage credit. In the long term, however, this has led to declining housing availability and reduced quality and size. Krzysztof Kukucki belongs to a generation of relatively young politicians. He was born on 25 October 1980 in Włocławek. A turning point in his career was initiating a program to build council housing for rent. From 2016, he consistently promoted the 'Włocławek Apartments' project, which aimed to increase the availability of affordable housing for residents. He Krzysztof Kukucki's example shows that an effective housing policy can be a tool for fundamental social change and the foundation of a dynamic political career.

## Introduction

After the fall of communism in Poland, housing policy focused on supporting private construction and investing savings in real estate. Housing began to be seen not as a human right but an investment commodity. In recent years, the state has only started allocating more funds from the central budget to non-commercial construction, which has enabled local authorities to implement the first major housing projects in decades.

For almost the entire post-war period, Poland struggled with a housing deficit caused by the rapid urbanization and modernization of the country. In 1946, only 34% of Poles lived in urban areas, but by the end of the 1980s, this percentage had risen to 60%. The mass migration of the population from the countryside to urban centers, combined with the rapid population growth – by 14 million between 1946 and 1988 – created a massive demand for new housing. Their construction took place in the reality of a shortage economy, which made the provision of housing for

millions of new residents a unique challenge. Under socialism, housing was built primarily by housing cooperatives with massive state support. During the boom of the 1970s, housing cooperatives alone delivered an astronomical 1.26 million flats. At the same time, nearly 600,000 flats were built by state-owned workplaces and local authorities.

After 1989, social housing was virtually stripped of public support. Budgetary expenditure on housing has steadily declined – from 2% in 1992 to just 0.08% of GDP in 2019. Poland allocates the least public funds among EU countries for this purpose. The steep cuts led to a deep crisis – in 1996, only 60,000 new dwellings were built, and the level of construction from the 1980s was only achieved after 2015.

The only major program supporting the construction of affordable housing in Poland was the National Housing Fund. Thanks to it, only 93,000 units were built by Social Housing Associations between 1995 and 2022, which did not meet the enormous demand estimated at up to two million dwellings. Housing associations have also been unable to maintain their former scale of investment – the number of new cooperative housing units delivered has fallen from 84,000 in 1991 to just 1,500 in 2022. Local authorities have also drastically reduced construction – in 2021, only 1,261 council housing units were completed nationwide! No new unit was built in 93% of local authorities, with more than 130,000 people queuing for an allocation.

*After 1989, social housing was virtually stripped of public support*

The void left by social housing has been filled by developers, who have taken control of the market since 2001. Today, they are responsible for more than 98% of newly built flats, while the social sector provides only 2%. As a result, Poles today face a minimal choice: either to buy a flat from a developer, from the secondary market, or to build a house themselves. In either case, they have to resort to mortgages, which are the most expensive in Poland and the European Union. As a result of the full liberalization of tenancy rules and lack of protection of tenants' rights, few Poles decide to rent a flat, considering it a temporary solution. According to Eurostat data from 2022, only 13% of Poles rented a flat, while in the European Union, the average is 31%. In Poland, renting a flat is not a choice but a sad necessity for many people. According to a survey by ThinkCo, as many as 79 percent of tenants admit they chose to rent because they cannot afford to buy their property.

After the dismantling of programs supporting social housing, successive liberal and right-wing governments began to favor the private sector through mortgage subsidies.

Since 2006, three such programs have been introduced, which, by increasing demand with limited supply, have contributed to a sharp increase in housing prices and developers' margins – today the highest in Europe.

*Local authorities have drastically reduced construction – in 2021, only 1,261 council housing units were completed nationwide*

## Reform of municipal housing financing

Until recently, public housing was mainly associated with poor quality, lack of amenities, and social exclusion due to years of neglect, lack of investment, and strict income criteria. An example is Warsaw, where two people earning the minimum wage are considered too wealthy to apply for a council flat. At the same time, people with such incomes have no creditworthiness and can hardly rent a small flat on the free market. In the so-called rent gap, i.e., in the group of people who are too wealthy for a council flat and too poor for a loan, according to estimates, there are about 40% of Poles.

In 2021, the Polish parliament passed a law that increased the central budget's subsidy for council housing – from 35% to as much as 80% of the entire project's cost. The way the support is paid has also changed. Municipalities receive the funds even before construction begins, preventing them from committing their funds, taking out loans, and waiting a long time for reimbursement. The government has earmarked record funds, by Polish standards, for this purpose, which has enabled many local authorities to embark on significant investments in municipal housing. One of the first cities to benefit from the funding was the social-democracy co-governed Włocławek.

*In 2021, the Polish parliament passed a law that increased the central budget's subsidy for council housing*

## Celulozowa estate: a successful example of community housing

The estate on Celulozowa Street in Włocławek is a modern residential complex comprising six communal buildings, offering 432 flats for indefinite rental. The project was carried out in two phases: the first, completed in autumn 2022, saw the construction of four buildings with 288 units, while the second, completed in March 2024, saw the delivery of two buildings with 144 flats. Due to residents' strong interest, the municipality plans to build more buildings in the following years.

Modern prefabricated components were used for the construction, significantly reducing construction time and costs. The prefabricated elements were delivered to the site together with the facade, insulation, and joinery. Thanks to this technology, each storey of a large, five-storey building was built in just two weeks. Two companies produce prefabricated building elements in Włocławek, but most of the orders have so far gone abroad. Thanks to the solution adopted, much of the money from the investment has gone into the local economy.

The flats were handed over fully finished, to a high standard, and ready to move in. All buildings were equipped with lifts and built with the needs of people with disabilities and families with children in mind. What distinguishes the estate at Celulozowa from similar investments built by developers is its intimacy – the buildings have six above-ground stories, care has been taken with shared spaces, and large distances between the buildings have been provided. Residents also have parking spaces, a playground, an outdoor gym, and space left for greenery.

All residents who met income conditions were eligible to apply for housing. The city authorities decided that the flats must be available to people with low and medium incomes who cannot afford a mortgage. As the mayor of Włocławek, Krzysztof Kukucki said in a statement given to the *Murator* magazine: These are flats for cheap rent; the cost of rent is 12.32 per square meter. This is the price that residents have to pay. This is my original project from 2014, when I noticed a large group of people falling out of sight of local governments. At that time, local governments were only focused on meeting the housing needs of the poorest people. By contrast, many Włocławek's residents did not want or could not afford a mortgage. They were left to fend for themselves. And today, mostly they live in Celulozowa," says President Kukucki.

The rent for a flat in Celulozowa is several times lower than the rent on the commercial market. According to the city authorities, public investment has introduced healthy competition, forcing developers to improve quality and reduce their margins. However, the undoubted success of the investment contrasts with the gigantic unmet housing needs. The Celulozowa estate in 2022 accounted for as much as 42% of all new public housing in the country.

*The flats must be available to people with low and medium incomes who cannot afford a mortgage*

The construction of the development was initially met with resistance from some residents. In an organized information meeting in 2019, neighbors of the development shared their concerns about the construction of the new council blocks. One participant expressed an opinion that echoed a standard stereotypical view of residents in council

buildings: “I don’t want to discriminate against people who have council housing, but you can’t pretend that normal people live there themselves.” Another participant expressed concerns that her flat would be worth less: ‘If you had a loan for 30 years and you were harping on it like the people who bought flats there, maybe you would have a different attitude. How are young people supposed to come back to Włocławek? I came back here, and I regret it because I sunk money in something that will now lose value.’”

Despite protests, the city authorities brought the investment to fruition. Vice-Mayor Kukucki from the Left, who was the originator of the whole project, won the election for mayor in 2023. Municipal housing could also be a winning electoral strategy.

## Summary

The construction of the Celulozowa estate in Włocławek shows that local governments and the state have the tools to meet the basic needs of their citizens. What is needed is political will, adequate funding, and cooperation between local and central government. The development is tangible proof that not only private entities can build housing. It makes the slogan housing by right not a commodity, not just a worn-out slogan and an unrealistic dream. Celulozowa estate also challenges the existing liberal narrative of the superiority of private housing over public housing. In this way, it can change public awareness and government expectations. The fact that housing was available to the middle class is also invaluable. This makes it possible to build a broad social coalition to construct a modern welfare state beyond showing discriminated and excluded groups. Social democrats should follow the example of the Celulozowa estate – the momentum of the foundation, modern construction methods, high quality, and wide accessibility make it an idea that can be successfully copied into other cities and countries. The Mayor of Włocławek, Krzysztof Kukucki, has also proved that the local government can effectively implement an ambitious housing policy, breaking the neo-liberal belief that housing construction is exclusively private. His consistency in developing municipal projects has not only transformed Włocławek but has also been the foundation of his political career, elevating him to leading positions in the country.

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## About the Author



**Jan Śpiewak** is a doctor of sociology and the founder of the City Is Ours movement. He is the vice chairman of the Energy of Cities association and is the president of the Safe Poland For All Foundation. He is also the author of the books “Stolen City“ and “Pathostate”. Additionally, he is known for coining the term “cardboard state.”

## Celulozowa estate: new chapter in the history of Włocławek and national housing policy in Poland

- After the fall of communism in Poland, housing policy focused on supporting private construction and investing savings in real estate. Housing began to be seen not as a human right but an investment commodity. It was assumed that the free market would meet the housing needs of Poles based on mortgage credit. This has led to declining housing availability and reduced quality and size.
- The Mayor of Włocławek, Krzysztof Kukucki, has proved that the local government can effectively implement an ambitious housing policy, breaking the neo-liberal belief that housing construction is exclusively private. His consistency in developing municipal projects has not only transformed Włocławek but has also been the foundation of his political career, elevating him to leading positions in the country.
- The construction of the Celulozowa estate in Włocławek shows that local governments and the state have the tools to meet the basic needs of their citizens. What is needed is political will, adequate funding, and cooperation between local and central government. The Celulozowa estate also challenges the existing liberal narrative of the superiority of private housing over public housing.

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