



Let's prevent debt traps! Policies to tackle over-indebtedness
across Europe
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THE SALVATION ARMY
WE BELIEVE IN SECOND CHANCES





How to prevent tenant's indebtedness in Poland?

The Salvation Army



Some statistics

In 2015' in Poland 335 000 social houses were indebted .

In 2015' all debts were estimated at 1,86 billion PLN.

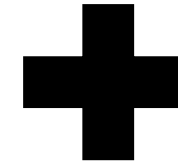
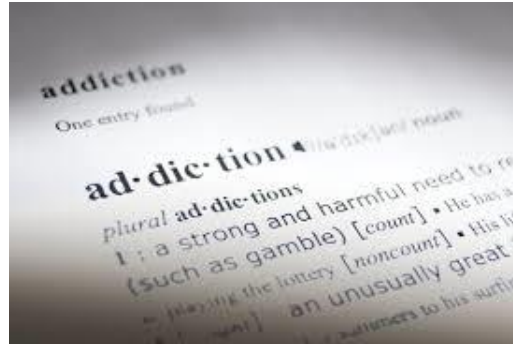
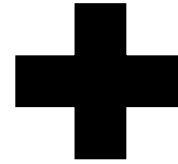
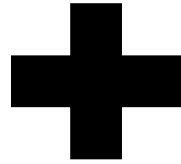
Almost 50 % social houses in Poland are indebted.

In Warsaw tenant's indebtedness is estimated at 500 million PLN.

Almost 86 000 social houses are indebted.



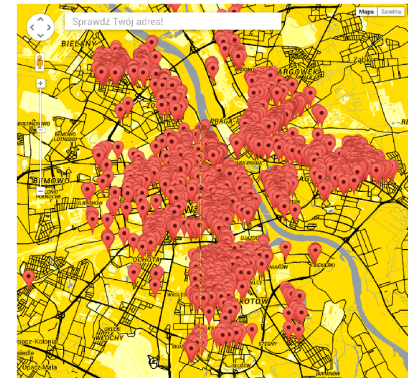
Tenant's indebtedness – risk factors



Mapa roszczeń dekretowych

Na terenie naszego miasta ponad 1500 nieruchomości jest zagrożonych reprivatyzacją na podstawie dekretu Bieruta!
Sprawdź, czy Twój dom, Twoje podwórko, Twój ulubiony park, szkoła lub przedszkole Twoich dzieci nie znajdują się na liście

Mapa przygotowana przez: **MIASTO JEST NASZE**





Existing preventative solutions in Polish law, concerning tenant's debts

- Possibility of working off the debt (for example cleaning works);
- Possibility of applying for a special allowance/ income support;
- Possibility of partly extinction for the debt (in case of payoff some part);
- Possibility of changing the social houses from bigger to smaller (cheaper) within local resources.



What The Salvation Army
does to minimize those risks?



1. Individual consultations with specialists (lawyer, social worker) for tenants in debt;
2. Mediating between tenants and local authorities in emergency situations;
3. Workshops for local officials how to talk to tenants;
4. To provide clear informations for tenants about their rights (leaflets about existing solutions);
5. Advocacy meetings with officials;
6. Networking with different NGO.



Praga Północ – the poorest district in Warsaw



Bierut's Decree

– old claim, new problems



President of Poland (1947-1952)



The scale of evictions rapidly increased due to **compensation for pre-war landowners**.

Praga Północ became the first *victim* of this process, called reprivatisation, because of lots of old pre-war buildings.

The private landowners extremaly raise the rent (**even fourfold**) without improving condition of the tenement buildings.



Thank you for your attention!
Do not hesitate to contact us!



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