

HOUSING COOPERATIVES IN A COMPETITIVE REAL ESTATE MARKET

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Purpose: The purpose of the publication was to attempt to present housing cooperatives as a competitive entity in relation to other entities forming the "real estate stock". The resource of housing cooperatives was presented and compared to the resource of other entities operating on the real estate market in Poland. It also shows how housing cooperatives are performing on the real estate market in Poland.

Design/methodology/approach: Empirical research on the competitiveness of housing cooperatives in the real estate market was nationwide. The number of dwellings put into use by particular entities operating on the real estate market in Poland has been analysed with a division into voivodships. The standard of buildings put into use has been characterized, and the quality of housing stock management has been analysed. Data concerning the number of dwellings completed has been obtained from the Local Data Bank of the Central Statistical Office and from the Analysis and Monitoring System form the Real Estate Market (AMRON).

Findings: The legally and historically established position of the owner of often huge housing resources and the gap between housing cooperatives to function without any assessment of their competitiveness. Legal changes, which include the right to transform a cooperative right into separate ownership of premises, the right to change the property manager from a cooperative to a competitive commercial entity, undoubtedly force housing cooperatives to compete in the housing market in Poland.

Originality/value: To date, competition between operators in the property market has not been studied. In this publication, the authors examined the competitiveness of housing cooperatives in relation to other business entities.

Keywords: housing associations, real estate market, real estate, housing stock, competition.

Category of the paper: Research paper.

1. Introduction

Housing policy may refer to different segments of the housing market, to facilitating or hindering the acquisition of housing rights and finally to restraining or stimulating entities operating in the housing market. The subject of the study is housing cooperatives in relation to their competitiveness towards other entities. The competitiveness in the housing market is difficult to analyse due to the enormity of the entities operating in it (thousands of housing cooperatives and millions of housing communities). There are also other entities with housing resources (local government units, the State Treasury, legal persons of churches and religious associations and other legal persons). Housing cooperatives, due to their large resources, can be subject to scientific observation. Own research and research based on statistical data of the Central Statistical Office were presented. What is noticeable is the small amount of scientific literature (except legal studies) concerning the problem of functioning of housing cooperatives. The study may be a contribution to wider research in this field.

2. Volume of housing stock - communal, cooperative and private

The housing stock is the total of occupied and unoccupied dwellings that are located in residential and non-residential buildings (Stettner, 2018). The housing situation in Poland compared to other European countries is unfavourable (Martyniuk, 2020; Antczak-Stępnik, Grodzicka-Kowalczyk, Sobczak, Załęczna, Żelazowski, 2021). The most serious problems are the low availability of rental housing in job-generating centres, the insufficient ability of households to meet their housing needs, the high degree of decapitalisation of housing stock, and the overcrowding of a significant part of housing (Markowski, Sikora-Fernandez, 2019; Chyra-Rolicz, 2019; Główkę, 2018).

One of the most important indicators concerning the housing market is information on the number of newly built dwellings and the investor structure. By studying the share of different types of investors in the distribution of housing effects and their dynamics, it is possible to determine to what extent individual sectors are developing.

The following phenomena are worth noting:

- low share of municipal construction in the whole analysed period,
- low share of total social rental housing: workplaces, municipal and TBS,
- a persistently high share of individual construction; in recent years its share has exceeded 50% of dwellings completed,
- cooperative investments maintained at a good level,
- systematic growth of construction for sale or rent, carried out by developers.

Table 1.*Number of dwellings with separate ownership put into use in 2017-2020*

Voivodships	Research period			
	2017	2018	2019	2020
dolnośląskie	4036	4187	4546	4623
kujawsko-pomorskie	3523	3751	3995	4003
lubelskie	3546	3419	3644	3865
lubuskie	1601	1648	1803	1898
łódzkie	4498	4271	4382	4457
małopolskie	7750	7230	7157	7278
mazowieckie	9745	8740	9546	9760
opolskie	1150	1161	1202	1397
podkarpackie	4904	4699	4999	5237
podlaskie	2041	2013	2230	2347
pomorskie	3936	3954	4302	4475
śląskie	7086	7365	7421	7536
świętokrzyskie	2519	2260	2248	2350
warmińsko-mazurskie	1702	1811	1815	1984
wielkopolskie	7290	7626	7817	7934
zachodniopomorskie	2330	2085	2119	2236
TOTAL	67657	66220	69226	71380

Source: own compilation based on CSO data.

The municipal real estate stock is created by municipalities to enable them to perform their statutory own tasks of a public service nature (Lis, 2017). Among municipal real estate, the residential real estate stock has the basic share. The primary purpose of this resource is to meet the housing needs of specific members of the local government community (Nalepka, 2005).

Table 2.*Number of municipal housing units put into use in 2017-2020*

Voivodships	Research period			
	2017	2018	2019	2020
dolnośląskie	124	102	98	104
kujawsko-pomorskie	222	91	118	120
lubelskie	178	74	25	34
lubuskie	39	13	4	8
łódzkie	33	98	56	63
małopolskie	34	48	221	247
mazowieckie	224	391	130	153
opolskie	0	71	0	6
podkarpackie	15	55	50	61
podlaskie	89	18	122	134
pomorskie	264	187	178	180
śląskie	206	236	221	230
świętokrzyskie	7	23	110	114
warmińsko-mazurskie	94	82	87	92
wielkopolskie	140	306	302	209
zachodniopomorskie	46	68	116	120
TOTAL	1715	1863	1838	1875

Source: own compilation based on CSO data.

The municipal housing stock includes premises owned by municipalities, municipal legal persons, commercial companies with municipal participation (with the exception of TBS), and premises which are owned by these entities themselves. The majority of dwellings in the municipal housing stock are intended for permanent letting and are permanently inhabited (Foryś, Putek-Szeląg, 2010).

Table 3.

Number of dwellings put into use by housing cooperatives in 2017-2020

Voivodships	Research period			
	2017	2018	2019	2020
dolnośląskie	202	263	272	287
kujawsko-pomorskie	229	116	297	302
lubelskie	221	421	436	486
lubuskie	105	172	187	202
łódzkie	150	147	56	37
małopolskie	195	89	78	63
mazowieckie	460	476	525	578
opolskie	0	0	0	0
podkarpackie	356	338	20	14
podlaskie	6	228	48	23
pomorskie	116	203	315	354
śląskie	24	4	1	0
świętokrzyskie	136	119	42	35
warmińsko-mazurskie	376	305	50	43
wielkopolskie	225	128	112	76
zachodniopomorskie	210	164	135	114
TOTAL	3011	3173	2574	2614

Source: own compilation based on CSO data.

In multi-family construction, the trend of a steady increase in the number of dwellings commissioned by developers has continued for several years. In 2020, this amounted to 71380 units, i.e. 2154 units more than in 2019. In second place was cooperative construction, which showed a slight trend towards growth. In 2020, cooperatives commissioned 2614 dwellings (40 more than in 2019).

Compared to previous years, the investor structure of multifamily construction in 2008 underwent significant changes. These consisted in a significant increase in the share of developer construction and a decrease in the share of cooperative, TBS and municipal construction.

Between 2017 and 2020, the average annual construction cycle of multifamily houses lasted between 23.3 and 26.3 months. The period between the start of construction of an individual house and the date of notification of commissioning was between 67 and 74 months during the same period. As a rule, this is not due to the actual construction cycle but, on the one hand, to the fiscal advantages of not declaring the building as completed and, on the other hand, to the lack of legal regulations inducing the investor to declare the investment as completed when the house is fit for use.

3. Competing with the standard of buildings

The definitions and concepts of building standards are variable over time, and there are many of them in legal acts and scientific and technical studies. A standard may be assessed in terms of the technical solutions applied. Nowadays, standards referring to sustainable, low-energy buildings (with the lowest possible energy consumption and emissions) are indicated more frequently. Standards can also refer to the convenience of buildings (wide staircases, lifts) and relate to the dwellings themselves, i.e. equipment with heating, plumbing, electricity, computers, etc.

Housing cooperatives manage a very diverse housing stock. Some of the buildings are pre-war buildings, which is especially true for the provinces in the so-called recovered territories. In large cities in these areas (Gdańsk, Szczecin, Wrocław and others), housing cooperatives in the 1950s took over part of the post-German buildings, which were transferred to them by the then local state administration bodies. In Szczecin the building stock was of a relatively high standard (brick, multi-storey, decorative facades, etc.). The flats in these buildings were relatively large, equipped with bathrooms, but heated from tiled cookers. A large proportion of these buildings, however, had no bathrooms and toilets were located on the mezzanines. This obviously lowered the standard of this group of housing cooperative resources. Nevertheless, the standard of the buildings was undoubtedly competitive in relation to buildings constructed in a similar period in central and eastern Poland. The end of the 1960s and 1970s was a period when it was assumed that the housing needs of the population should be satisfied on the basis of cooperative construction. It may be assumed, in a simplified manner, that a specific "nationalisation" of cooperatives took place at that time (the president of the Central Board of Housing Cooperatives was at the same time Deputy Minister of Construction). During this period, large cooperative housing estates were established, in which even tens of thousands of people lived in large cities. Construction within the W-70 system (large-panel building) caused a huge increase in the cooperative, as well as municipal and company housing stock. The standards of these flats were similar, in fact the same. Large-panel buildings were built in big cities, but also in villages, like the buildings of the then State Agricultural Farms.

In these buildings, competition in building standards was practically non-existent; it could only concern the source of heating (district heating or heating from a local boiler house). Local boiler houses could cause discomfort due to dust and the inconvenience of storing coal/coke. Housing in this system also did not compete on the number or size of rooms, as it was mainly two- and three-bedroom flats offered in and outside housing associations, whose space was generated by designs from house factories.

The actual competition on building standards started after the change of political system in Poland. From the 1990s onwards, buildings were constructed on a commercial basis. Construction entrepreneurs and later developers competed with housing cooperatives on the

market by supply (many flats offered on the market in a shorter time), and soon also by new technologies, finishing materials and a wide offer of flats varying in size and equipment, location, arrangement of living space.

It was also during this period that company and municipal housing disappeared or was limited, while social housing (TBS) emerged. In fact, housing cooperatives ceased to carry out housing investments for their members. What remained was quasi-development activity, i.e. construction of flats for sale on the free market. In this state of affairs, cooperatives could adopt a limited competitive strategy. It is assumed in the literature that a competitive strategy consists of standing out, presenting a different set of resources, searching for a particular mix of values. It also means drawing on the knowledge resources of modern marketing. The question is whether housing associations have a well-thought-out competitive strategy, a set of goals to achieve in a long-term perspective. At the time of active competition on the housing market, housing associations were in a specific situation. They had housing resources occupied by cooperative members and persons who had acquired cooperative ownership rights to premises, and with time also persons who had acquired the right to separate ownership of residential premises. Co-operatives were also in possession of land for development located in attractive parts of cities, including land not saturated with co-operative housing, on which it was possible to erect new buildings without infringing the applicable provisions of the Construction Law.

There was also the problem of thermomodernisation. A large part of cooperative buildings, especially those constructed in the W-70 system, was characterised by high heat loss resulting from unprotected slab gaps and cracks. This undoubtedly affected the aesthetics of the buildings and thus their competitiveness. It seems that after the year 2000, the cooperatives gave up the competitive struggle as far as the standard of the buildings is concerned, however they carried out intensive insulation works (with the standard material – polystyrene). They also introduced decorative facades to the buildings and subsidised the replacement of leaky wooden windows with plastic windows. All these circumstances must undoubtedly be counted as competitive activities. However, it can be assumed that they were not aimed at gaining new residents, but at stopping the technical degradation of the buildings.

4. Competing for efficiency in property management

The statutory objective of housing cooperatives is to meet the housing needs of their members and their families by providing them with independent dwellings or single-family houses. For that reason, housing cooperatives have a statutory duty to manage the real estate constituting their property or the property of their members acquired under the law. The activity of managing the cooperative's property and the property of its members may be the only form

of activity carried out, especially by those cooperatives which do not carry out new housing developments. Persons who have cooperative ownership rights to premises and the right of separate ownership to a dwelling do not have to be members of a cooperative. Any person may acquire a housing unit from a cooperative under the provisions of the Act on Housing Cooperatives. According to the provisions of the Housing Cooperatives Act, a cooperative is not obliged to manage property acquired by non-members (Bończak-Kucharczyk, 2013; Stępień, 2018). However, in practice, it is difficult to separate the management of property acquired by cooperative members from the management of property acquired by non-members if this property consists of premises, especially those located in the same property.

The provisions of the Law on Housing Cooperatives make the housing cooperative an institutional manager (Bończak-Kucharczyk, 2014). The cooperative in this case manages its own properties and those of its members out of the obligation imposed by the Act, but it may also manage other properties under a contract concluded with their owners. Such an agreement will be a real estate management agreement.

The definition of real estate management was contained in Article 185(1) of the Real Estate Management Act (Real Estate Management Act). According to those regulations, real estate management is a set of activities or goals that a manager should in particular undertake. These activities consist in particular in:

- ensuring proper economic and financial management of the real estate,
- ensuring safe use and proper operation of the real estate,
- ensuring proper energy management,
- day-to-day administration of the real estate,
- maintaining the real estate in an undamaged condition according to its purpose,
- making reasonable investments in the property.

Although the provision defining property management has been repealed, the activities listed therein are still valid and should be performed by property managers.

The mission of any housing cooperative should be to guarantee a high level of service to residents and effective management of real estate representing the property of the cooperative or the property of its members, as well as the property of non-members, of which the cooperative is only the manager (Świder, 2014).

The objectives of the cooperative's activity must be inseparable from a credible vision of the future that gives a sense of stability and security, as well as the improvement of management processes that result in meeting the needs of residents in terms of maintaining a high technical level of the cooperative's resources and raising the standards of the quality of life of persons with rights to residential premises (Hońko, Kufel, 2018).

The cooperative law allows cooperators to have an impact on the way management and decisions are made, provided, however, that they are interested in the affairs of the cooperative. This is because sometimes there is a lack of willingness to act together, attendance at general

meetings is low and there is little interest in the affairs of the cooperative, that is, in essence, their own affairs.

Under market economy conditions cooperatives are enterprises treated on an equal footing with other economic entities. Consequently, they have to take over the features and methods of functioning proper for other market entities (Foryś, 2017). Flexibility of operation, organisational efficiency, innovativeness are basic features that should characterise every cooperative regardless of whether it is small, medium or large. An important role is played by the ability to respond to consumer behaviour and expectations in terms of the degree of modernity and diversity of the market offer. The sphere of management and the level of professionalism in managing a cooperative are basic problems whose solution serves to improve competitiveness and rationality. Therefore, the necessity arises to reconcile the managerial system of management with the social character of cooperative management (Kozuch, Książek, 2014).

Among the decisions that most affect the good functioning of housing cooperatives are those concerning the staffing of managers. Hence, it is extremely important to specify the requirements for individual positions in the cooperative (Zakrzewski, 2018). The selection process can be defined as obtaining people for the needs of the organisation and leading to the most appropriate staffing. It is worth noting that the composition of the bodies of many cooperatives is fixed for many years, as there is no tenure of positions. Promotion to higher positions is often made by selecting a candidate from among the existing employees.

The advantages of collegial decision-making include the possibility to use the knowledge and experience of several people (Skotarczak, Blaszkę, 2016a). This creates conditions for a more effective and objective consideration of all aspects related to decisions made in connection with the management of the housing stock (Stefaniak, 2018). This, in turn, is associated with easier implementation of the decisions made. Decision-making by a single person may be associated with a higher degree of subjectivity and, consequently, the possibility of making a wrong choice (Tymieniecka-Cichoń, 2019). Collegial decision-making, on the other hand, is characterised, among other things, by a slower pace of the decision-making process due to the difficulty in establishing responsibility for the consequences of the choice and the need for compromise. Collective decision-making includes decisions taken by the general assembly or the meeting of representatives, which express the will of all members in determining the directions of the cooperative enterprise.

A feature of the cooperative management system is participation, meaning the participation of members in management. The meaning of participation is to increase the efficiency of the management system. It can fulfil the following functions (Skotarczak, Blaszkę, 2018; Skotarczak, Śpiwak-Szyjka, 2016):

- constitutes a comprehensive instrument for motivating people to work better by integrating personal, team and social interests,
- creates extrinsic and intrinsic motivation, so it is a full instrument of motivation related to one's own ego, the need for self-actualization, performing more complex tasks,
- it is an important element of activity formation and democratisation in social relations,
- it increases the accuracy of decisions and contributes to their better implementation.

Management of the assets belonging to a housing cooperative is carried out mainly under the provisions of the Act on Housing Cooperatives, the Cooperative Law and the internal law of each cooperative, i.e. its statutes. The management of the cooperative's assets is not about generating income from residential properties, but about maintaining a balance between revenues and costs (Skotarczak, Blaszkę, 2016b; Zakrzewski, 2021).

The effect of this form of governance is to bring the administration closer to the residents. The introduction of an intermediate level may make access to the cooperative bodies entitled to make decisions more difficult. A characteristic feature of property management by housing cooperatives is that they create a special administrative infrastructure in the form of administration of a set of buildings or housing estates.

The activities performed by housing cooperatives in connection with the administration of a group of buildings or housing estates may be divided into two groups. The first group comprises maintenance activities which in most cases are entrusted to the administration of a group of buildings or housing estates. The second group consists of dispositive activities, strategic for the cooperative, in a way determining its existence. Dispositive actions are taken by the management board of a cooperative after obtaining the consent or on the basis of a resolution of collective bodies – the general assembly or the supervisory board.

The arguments presented above are postulative to a large extent. The research shows that management in cooperatives is not highly appreciated by the persons occupying their premises. However, there is no doubt that cooperatives have experience in managing large housing resources, which should be evaluated positively. There is also a baggage of several decades of negative experience. It is difficult to point to a competitive advantage of management by a housing cooperative in relation to management in buildings handed over by developers. A review of the comments made at meetings of owners of premises outside the cooperative's stock and those in the stock shows a convergence of assessments of management. The differences are due to the size of the managed resources. In small housing communities there is more pressure to participate in management activities. In housing cooperatives and large communities this cannot be observed and thus their competitiveness is demonstrated.

5. Competing costs of maintaining resources

The housing stock of housing cooperatives is maintained by its members on a self-supporting basis. This means that the sources of financing are the monthly fees paid by members of the cooperative, as well as by non-members (owning premises belonging to the resources of a given housing cooperative) in the form of rent. These fees cover expenses for: maintenance of cleanliness, current repairs and maintenance, charges for water supply and sewerage, repayment of loans contracted for the construction of flats, management costs and for a number of other expenses resulting from the fact of living in and maintaining the technical condition of buildings and technical equipment, as well as maintaining the environment of buildings and facilities in good condition (Każmierczyk, 2014).

Housing cooperatives obtain revenues from fees for residential premises and premises for other purposes. These fees consist of charges independent of housing cooperatives related to the costs of services provided and service charges (Herbin, 2015). According to the provisions of the Law on Housing Cooperatives, these fees must be paid monthly in advance by the 10th of the month, unless the cooperative's statutes provide for other deadlines, but not earlier than the statutory ones. These payments are of an advance nature. At the request of a person entitled to premises, cooperatives are obliged to provide a written calculation of the amount of the fees. The calculation should reflect the actual or projected costs related to the maintenance and exploitation of the common property in which the premises are located and the premises themselves, maintenance of employees, managers and the office of the cooperative and maintenance of the cooperative's property, which most often applies only to its members, while the statutory provisions may be different (Sklarz, 2005).

Housing cooperatives that aim to meet the basic needs of their members have a multi-level cost system. This consists of three basic levels. The first level includes the maintenance costs of individual properties. This level includes the costs of property maintenance, investment activities of the cooperative and its other activities. The settlement of these costs is made to the structure of income in a proportional manner, which is the most advantageous for the cooperative.

The second level, concerning indirect costs, includes the costs of real estate maintenance, mainly housing estate administration and investment activities, but also technical maintenance of the cooperative's resources and costs of other activities.

The third level, i.e. direct costs, is composed of costs related to the maintenance of real estate, including those constituting the property of the cooperative.

Moreover, these are also the costs of construction of premises, which are intended for sale or financed with own contribution. The costs of this level include the costs of functioning of the repair and maintenance teams.

The costs of services provided to the premises for the needs of the owners and the maintenance of the flats are settled for each apartment separately.

In housing communities we distinguish between costs of management of the common property (Article 14 of the Apartment Ownership Act) and expenses related to the maintenance of the premises, but settled through the community (e.g. water, thermal energy).

Competitiveness can only exist in relation to management costs in housing communities and the corresponding costs of managing cooperative premises. Research shows that these are hardly comparable and there is rather an element of market competition between managers of common property. Cooperatives, on the other hand, do not participate in the market competition because, as a rule, they do not have to compete with the managers of the communities. On the other hand, the costs of resource maintenance result from the condition of buildings and standards of construction materials. The cooperatives have older buildings in their resources, therefore the costs of maintenance of the resource are higher.

6. Competition in community organising

Housing cooperatives carry out social, educational and cultural activities for the benefit of their members and persons with cooperative ownership rights to premises or separate ownership of premises, but who are not members of the cooperatives and for other persons living in the housing resources of the cooperatives.

The primary purpose of social, educational and cultural activities is to meet the educational and cultural needs of the members of the cooperative and their families. The purpose of social, educational and cultural activities is primarily:

1. activating members and their families by:
 - a) stimulating artistic, cultural, technical and sporting interests,
 - b) developing various forms of cultural activities,
 - c) organisation of free time,
 - d) participation of children and young people in summer and winter activities,
 - e) shaping patterns and habits of active participation in culture,
 - f) cultural education and popularisation of knowledge and art,
2. integration and activation of residents.

Housing cooperatives most often conduct social, educational and cultural activities in cooperative houses of culture. Cooperative community centres do not have legal personality. They operate on the basis of the status of the respective housing cooperative. Decisions are taken on the initiative of the management board of the cooperative. Cooperative community centres are financed by the members of the cooperative. Each resident with a flat in the cooperative pays a lump sum, as it were, which is added to their rent every month.

The basic sources of financing social, educational and cultural activities are:

1. fees charged to members of the cooperative as part of the charges for the use of residential premises occupied under the terms of a cooperative ownership right to premises or separate ownership of premises,
2. fees paid by owners of premises or persons with cooperative ownership right to premises who are not members of a cooperative, in the amount established by the cooperative's supervisory board,
3. payments of business entities, institutions and organisations for their participation in events organised by a housing cooperative – as a partial reimbursement of costs incurred,
4. voluntary contributions to social, educational and cultural activities made by members of the cooperative, institutions, organisations, natural and legal persons,
5. other incomes.

The funds collected for social, educational and cultural activities are used to cover material and personnel expenses related to programme activities and maintenance of cooperative community centres or housing estate clubs. These costs include in particular:

- costs of programme activities including, inter alia, the purchase of materials for conducting classes in studios and circles and equipment for conducting programme activities,
- costs of organising festivals, tournaments, etc.
- costs of purchasing office and decorative materials to conduct classes in studios and interest circles,
- various forms of dissemination and presentation of the achievements of social, educational and cultural activities,
- costs of renovation and maintenance of equipment,
- costs related to the maintenance and operation of premises used for social, educational and cultural activities (e.g. renovation, maintenance and operating costs),
- staff costs, including, for example, staff costs and the salary costs of instructors conducting classes,
- other expenditure necessary for the operation of activities.

The activities of housing cooperatives indicated above are absolutely competitive with other forms of housing. Development estates do not have any form of stationary cultural and educational activities. Housing cooperatives stand out and are definitely competitive in this respect.

Summary

The housing cooperatives are a permanent element, historically established institution of the Polish housing market. Currently, they function in the conditions of competition on this market within the scope indicated in the study, but also in various other dimensions of economic reality.

It may be assumed, and this is what the results of the presented research indicate, that their legally and historically established position as the owner of often huge housing resources and the existing gap between the supply and demand for housing in Poland allows cooperatives to function without evaluation of their competitiveness.

Legal changes, which include the right to transform a cooperative right into separate ownership of premises, the right to change the property manager from a cooperative to a competitive commercial entity and others, undoubtedly force housing cooperatives to compete in the housing market in Poland. This competition is hindered by the standard of buildings in their resources, the efficiency of management, especially cost management. Definitely, housing cooperatives are competitive in organising local communities. We assume that exposing (without abandoning other forms of competition) the activity and support of local communities (housing estates) may determine the maintenance of the significant position of cooperatives on the Polish housing market.

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