Critical Housing Analysis
Volume 13 | Issue 2 | 2026 | 139-152
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.2.612

Is There Room for Inclusionary Housing in Poland?

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Abstract: *The insufficient supply of housing for lower-income households is a widespread problem. Individual countries employ various institutional solutions to support the provision of affordable housing. However, it is the local governments that decide on the practical implementation of the available solutions. The authors examined the willingness of local governments in Poland to adopt innovative tools to meet the housing needs of local communities. The research highlighted the low willingness of local authorities to initiate and engage in cooperation with private investors in housing supply.*

Keywords: housing needs; low-income households; municipality; inclusionary housing; Poland.

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Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.2.612

Introduction

Data and analyses indicate that social and affordable housing is insufficient to meet the reported needs in the EU (Tsenkova and Polanska 2014; Zaleczna 2019; Hick et al. 2025; Housing Europe 2024). This shortfall is also evident in attractive cities, where rising prices limit housing purchases by lower-income households, and increasing market rents restrict rental availability, particularly for apartments of appropriate quality and size relative to household needs.

By the end of 2024, there were about 16 million apartments in Poland occupied by approximately 15.6 million households, yielding 425.9 housing units per 1,000 inhabitants (GUS 2025). In 2022, the number of dwellings per 1,000 inhabitants in Poland was 412.4, while the EU average was 514 (OECD 2024). From 1995 to 2024, about 4.3 million housing units were built in Poland, which led Europe in residential construction per capita. Yet this growth did not occur evenly across different owner groups, in this long period municipalities and non-profit housing associations built only 155 thousands of housing units.

While purchasing an apartment has become a popular investment strategy for many affluent households, Poland continues to struggle with a shortage of affordable housing (Zalęczna 2019; Kluza and Kluza 2020). Consequently, a large portion of the population still finds apartments of an adequate standard to be unaffordable. Eurostat data from 2024 show that 63% of market tenants in Poland lived in overcrowded conditions (Housing in Europe 2025). Both prices and rents rose sharply between 2006 and 2024, especially in the largest cities (NBP 2025). This situation is also reflected in the 'nesting' phenomenon – young adults aged 25–34 living with their parents – which affected 1.7 million people at the end of 2022, the majority of whom were men (GUS 2024; Sarnowska et al. 2025).

In the past, during the socialist era, housing policies in socialist countries, particularly in cities, were based on public housing, although they varied in detail (cf. Lux and Sunega 2014; Szafrańska 2016). Housing accessibility problems were common, not due to price but rather to limited supply and the prevailing principles of redistribution (Andrzejewski 1967; Szelenyi 1978; Morton 1979; Musil 1987). However, the political and economic changes in socialist countries that began in the late 1980s affected housing policy, primarily by ending state-financed supply (Stephens et al. 2015). A change in the property rights framework was necessary, which included transferring public housing resources to newly established local government units (Hegedüs et al. 2014; Tsenkova and Polanska2014). They were then saddled with the roles of owner, manager, and potentially investor. Local governments also received company housing due to the bankruptcies of unprofitable state-owned enterprises. In this situation, a single direction guided the actions of local authorities: mass privatisation to relieve them of the burden of technically depleted and cost burdening resources (Mandič 2010; Lux and Sunega 2012).

In Poland, municipal ownership of apartments has declined sharply over the past three decades – from 1.7 million units in 1995, to about 1 million in 2009, and just 755,600 dwellings by 2024 (their share in the total stock declined from nearly 14.7% in 1995 to 4.8% in 2024). Despite this reduction, municipalities remain responsible for providing direct housing assistance, including social and replacement rentals, and addressing the housing needs of low-income households. However, housing is a municipal responsibility, and its ranking on the public spending list depends solely on the local authorities. Local priorities may include meeting housing needs, but the way local housing policy is implemented suggests that, in some cities, politicians are aware that 'The poor don't vote' and tend to relegate low-income housing to the bottom of the spending list (Parys and Załęczna 2025).

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In 2024, only 595,800 out of 755,600 municipal housing units were rented out. A significant portion of the municipal housing stock is technically uninhabitable and vacant but it was still counted in official statistics. Meanwhile, 119,300 households were waiting for direct municipal housing assistance, and 14,100 were on waiting lists for temporary accommodation. Among those in the most challenging circumstances – waiting for social rentals – 35,700 households out of 65,300 had eviction orders. Despite the long waiting lists, only 12,800 thousand new leases with municipal tenants were signed in 2024. From 2019 to 2024, municipalities built just 7,800 new dwellings, while a total of 1,322,800 housing units were constructed nationwide (with developers responsible for 822,200 of these).

Given the limited availability of affordable housing for low-income populations and the substandard conditions of a substantial portion of the existing public housing stock, there is a clear need to explore more effective housing policy tools. Accordingly, many countries are adopting mechanisms to expand affordable housing, often relying on private actors. These efforts require mutual commitment, yet a major challenge lies in the divergent goals of local governments and private actors, especially for-profit ones. Theoretically, these collaborations can yield more efficient use of labour, capital, and land and foster less-segregated, more sustainable communities through socially inclusive urban regeneration strategies (Lees 2008).

This article presents the findings from a two-part study conducted in Polish cities between 2021 and 2024. It examines whether local authorities, amid the ongoing decline in municipal housing construction and the persistent shortage of affordable housing, are considering cooperation with developers as a potential remedy. The study analyses hybrid housing provision in the light of several new legal solutions introduced in recent years and the creation of an institutional framework for cooperation. The Inclusionary Housing (IH) concept, a well-known solution used in many countries, served as the basis for the analysis. The paper contributes to international debates on hybrid housing provision in several ways. First, it confirms the difficulty of connecting and integrating national and local housing policies, especially when applying new solutions at the local level. Second, it enriches the Inclusionary Housing debate in the Polish context. Third, it highlights the difficult process of making expenditure decisions in local government, with a focus on housing supply spending.

Literature review

Hybrid housing provisions are a concept with many dimensions, including new ways of financing affordable housing, the engagement of new actors, and the collaborative involvement of actors (Priemus and Dieleman 2002; Blessing 2016; van Bortel et al. 2018). New solutions are being introduced in response to the housing affordability crisis, with various national variants. The authors focused on the concept of Inclusionary Housing and its application in Polish institutional settings.

IH is a form of private contribution to housing supply, resulting from legal requirements imposed by local governments on certain dwellings in commercial housing projects (Schuetz et al. 2011; Mekawy 2014; Thaden and Wang 2017; Khare et al. 2020). Local authorities negotiate the right to decide how to allocate a specific number of apartments to households that cannot afford to meet their housing needs in the open market. In return, developers receive bonuses related to land use (planning), higher development density, and reduced infrastructure requirements. Local authorities decide which households become beneficiaries.

The possibility of using brownfields to apply the IH concept should also be mentioned. In regeneration cases, however, it is important to remember the additional costs incurred by developers investing in post-industrial, contaminated areas and facing additional difficulties. Local authorities expect such areas to be developed, but low investment profitability may prevent IH use (Murphy and Rehm 2013).

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IH has its supporters and opponents. The first group emphasises that the municipality has the right to recover part of the increase in land value resulting from public infrastructure expenditure or planning bonuses (Jacobus 2015; Lawson and Ruonavaara 2020; Nzau and Trillo 2021). IH favours social mixing by embracing three housing tenures: owner occupation, private rent, and social rent. Critics believe that IH is a hidden tax on new investments because developers lose part of their profit (Bento et al. 2009; Hamilton 2021; Schuetz et al. 2011). They point out that this distorts the market mechanism and limits investment (Calavita and Mallach 2010; Wiener and Barton 2014).

In the UK and France, where IH projects are more prevalent and serve as a significant source of housing for local authorities and as a tool for social mix policy, developers try to minimise their obligations (Meda 2009; Rose et al. 2013). Some British studies show that the share of affordable housing in projects has declined from 30% to 9% or even 6% of all planning permissions (Perry 2014). Moreover, expected social integration does not occur in every case; factors such as the diversity of housing providers (Górczyńska-Angiulli 2023) and the similarity of resident groups in terms of income and culture (Kontokosta 2014; Gurran et al. 2018) are very important. The fundamental issue that determines the application of IH is the local authority's approach to this solution.

In recent years, two important instruments have been launched in Polish housing policy to create new ways of providing housing: the Housing on Start programme and the Dwelling in Exchange for Land programme (both included in STUDY PART 1). The Housing for Start programme, launched in 2019, was aimed at investors – private actors, both for-profit and non-profit, who build or renovate residential buildings. An agreement should be concluded between the investor and the municipality specifying the terms and conditions for providing apartments to tenants designated by the municipality (Act of 20 July 2018). By the end of 2024, only 52 (out of 2,477) polish municipalities had signed agreements. Contract data indicated only non-profit housing actors' participation and a lack of involvement from developers. On 1 April 2021, another housing programme was opened: Dwellings in Exchange for Land. It introduced the possibility of purchasing municipal land for broadly understood housing investment purposes, with payment in the form of residential or commercial premises/buildings transferred to the municipality (Act of 16 December 2020). By the end of 2024, only four attempts had been made, two of which were successful. The first programme is a hybrid form of housing provision that involves a private party providing affordable housing. The similarity to IH is particularly evident in the second programme, where payment for land with apartments from a commercial project has an effect very similar to the IH concept.

Apart from that, the Regeneration Act (2015) created the direct possibility of implementing the IH concept in Poland through inclusionary zoning (included in STUDY PART 2). Two conditions must be met to use this tool: first, the adoption of a municipal regeneration programme (a regeneration strategy – prerequisite A). This document allows a special zoning plan to be adopted for regeneration areas (a local regeneration plan – prerequisite B), which may include specific obligations for developers. The local government and investors should conclude an urban planning agreement, which requires the investor to build technical and social infrastructure or residential premises, at his own expense, and to transfer their ownership to the municipality (Act of 9 October 2015). By the end of 2024, no zoning plan that included IH obligations had been passed, and no housing units had been delivered under this rule.

It is also worth mentioning that in Poland, the adoption of special planning privileges for developers created a legal framework that, in other countries, allows the application of Inclusionary Housing. The Act on Facilitating the Preparation and Implementation of Housing and Associated Facilities allowed developers to propose housing projects regardless of zoning rules. The municipality may approve these projects by special resolution, provided that the developer complies with the baseline statutory requirements. The primary

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objective was to expedite housing provision. Under special conditions, the developer may implement the technical and social infrastructure itself as part of the project but is not obliged to transfer the rights to the apartments to the municipality.

In 2023, the Polish parliament passed essential amendments to spatial development law. Fundamental changes were introduced, including the implementation of a new instrument, the Integrated Investment Plan (IIP), which took effect in 2024. The IIP is a special type of local zoning plan proposed by the investor and adopted by the city council at the investor's request, following negotiations and the conclusion of an urban planning agreement that specifies the principles and conditions for implementing the investment and the parties' obligations. From 1 July 2026, the previous planning privileges will be completely replaced by Integrated Investment Plans. However, the legislator has not explicitly mentioned the possibility of using the IH mechanism.

Research methods

The authors examined the position of municipal authorities on the solutions proposed at the national level (STUDY PART 1). Given the different institutional frameworks in the areas undergoing regeneration, a separate group of cities was identified that were actually implementing regeneration processes (STUDY PART 2). The analyses aimed to determine how prepared and interested local authorities are in implementing the indicated solutions in Polish circumstances. The aim was achieved through desk research, the questionnaire method, and in-depth interviews.

For the STUDY PART 1 (the use of new hybrid housing provision solutions and IH in general) a questionnaire consisting of 22 substantive questions was sent by email in 2021 and again in 2024 to the same group of 69 Polish recipients: the local authorities of 66 cities with *poviat* districts and three other cities that were voivodeship (regional) capitals[1] until 1998 (Sieradz, Piła, Ciechanów). The target group was the executive authorities, as they formally manage municipal housing. Feedback in 2021 came from 25 cities (over 36%), while feedback in 2024 came from 28 cities (over 40%). Respondents represented cities in four size categories: small cities (up to 50,000 inhabitants), medium-sized cities (between 50,001 and 100,000 inhabitants), large cities (between 100,001 and 200,000 inhabitants), and the largest cities (over 200,000 inhabitants).

In the first round of the survey, only one city from the smallest category of cities was represented, six from the smaller medium-sized category, 12 from the large-sized category, and six from the largest city category. In the second round, the proportions were similar, with differences in the up to 100,000-inhabitants category (eight cities) and the over 200,000-inhabitants category (seven cities). Seventeen cities that participated in the first round also participated in the second.

For STUDY PART 2, the aim was to determine whether the local authorities have adopted or considered the use of special zoning plans (and IH) as part of the regeneration process. Respondents were selected in two stages: First, a survey was conducted to identify cities formally involved in regeneration processes at a level that enabled the conclusion of an urban planning agreement (meeting both prerequisites A and B for the use of IH in regeneration). In total, 82 municipalities have municipal regeneration programmes – prerequisite A.

[1] In Poland, local government is a three-tier system: the lowest level of government is the commune, followed by the poviat, and then the voivodeship (*województwo*). A city with poviat rights is a unit of local government that combines the functions of a commune and a poviat. A voivodeship capital, typically the largest city in a voivodeship, is the seat of the voivodeship's authorities, i.e., the voivode or voivodeship marshal.

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Second, interviews were conducted with representatives of local governments that developed and adopted zoning plans (local regeneration plan – prerequisite B for using IH).

Table 1: Study on the use of IH in urban regeneration policies (STUDY PART 2)

Selection of the municipalities	Responses	Use of zoning for urban regeneration	Use of IH in urban regeneration
Stage 1: survey of urban municipalities with a municipal regeneration programme* – MPR (prerequisite A for using IH in urban regeneration)	Stage 2: survey results	Stage 3: selection of the municipalities with a local regeneration plan** (zoning plan) for in-depth interviews (prerequisite B for using IH in urban regeneration)	Stage 4: in-depth interviews with city officials involved in spatial planning and regeneration processes (2 cities: Kalisz and Świnoujście)
82 urban municipalities (100% of actors having MPR-s)	70 responses received (76% response rate) of 82 surveys sent	3 cities: 2 cities with approved regeneration zoning (Kalisz and Świnoujście), 1 city with a plan under development (Słupsk)	The cities using IH in urban regeneration: 0 Interviewed on reasons for not using IH

Note: *A municipal regeneration programme is a document designating the regeneration area, setting goals, specifying scope of activities, determining management and financing, etc. Having this document is necessary to introduce the zoning plan (**local regeneration plan) in which the obligations for potential investors including the IH may be established.
Source: Authors.

Research results

STUDY PART 1: In 2021 and 2024, the survey was sent to the same 69 cities; but only 17 cities responded both times. Therefore, it was not possible to fully compare the results. Nevertheless, the results presented below point to several interesting issues. The survey's opening question referred to knowledge of the IH concept.

Table 2: Knowledge of the Inclusionary Housing concept among respondents

Year	Inclusionary Housing
2021	16 (64%)
2024	14 (50%)

Source: Authors.

The authors expected that knowledge of IH would increase, especially since new instruments for the provision of hybrid housing have been adopted in Poland in recent years. However, this was not the case. The smaller number of responses about the concept of Inclusionary Housing in 2024 – 14, compared to 16 in the previous survey – may be the result of weak institutional memory due to high employee turnover and the participation of various actors in the survey (Durkalec 2015).

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In 2021, 88% of surveyed cities faced a shortage of dwellings for people with lower incomes; in 2024, about 93% did. Many cities also admitted that the existing municipal housing stock was in poor technical condition. In 64% of cities in 2021 and 61% in 2024, local authorities admitted the municipal housing stock lacked one or more basic amenities, such as running water, sewage, bathrooms, or central heating.[2] A much smaller problem was the low quality of the surroundings of the municipal stock (Table 3).

Table 3: Housing problems in surveyed cities

Year	Shortage of housing for households with lower income	Poor technical conditions of municipal housing stock	Lack of technical infrastructure in the housing municipal stock (e.g. running water, sewer connection, bathroom, central heating)	Low quality of the surroundings of the municipal housing stock
2021	22 (88%)	19 (76%)	16 (64%)	8 (32%)
2024	26 (93%)	20 (71%)	17 (61%)	7 (25%)

Source: Authors.

Local authorities in 16 cities built new apartments in 2021, rising to 19 in 2024. However, this did not significantly reduce housing needs. Only a very small portion of housing needs were met as a result of the qualification procedure (Table 4).

Table 4: Rate of meeting housing needs

Year	Housing needs are met according to the qualification procedure	Housing needs are being met with a slight delay	Housing needs are being met with a significant delay**
2021	2 (8%)	9 (36%)	14 (56%)
2024	3 (11%)	14 (50%)	13 (46%)

Note: *In 2024, some cities provided two responses, so the values do not add up to 100%. **It can even take a few years.
Source: Authors.

Key to the study were questions about hybrid housing provision solutions. Questions were also asked about the aforementioned Housing for Start and Dwellings in Exchange for Land programmes given their similarity to the IH mechanism. In 2021, 14% of respondents participated in the Housing for Start programme in 2021, compared to 28% in 2024 (Table 5). No one participated in the Dwellings in Exchange for Land programme, while interest in the first programme remained the same and interest in the second dropped significantly.

[2] In general, approximately 15% of municipal apartments in Poland do not have bathrooms, 55% do not have central heating, 7% do not have a connection to the sewage system, and 5.4% do not have running water (GUS 2025).

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Table 5: Local authorities participating and willing to participate in specific programmes

Year	Local authorities that are participating in:		Local authorities that are willing to participate in:	
	the Housing for Start programme	the Dwellings in Exchange for Land programme	the Housing for Start programme	the Dwellings in Exchange for Land programme
2021	3 (12%)	-	7 (28%)	10 (40%)
2024	8 (28%)	0 (0%)	8 (28%)	3 (11%)

Source: Authors.

In 2021, only one city reported cooperating with a developer, and the cooperation involved purchasing apartments at market prices. In 2024, the authorities of two cities reported cooperation with developers, and the one city from 2021 was not among them. Another question concerned interest in cooperation between city authorities and developers in providing housing. In 2021, nine respondents were interested, and in 2024, only three.

The next question concerned the reasons cities do not participate in the Housing for Start programme. In 2021 and 2024, the reasons were essentially the same and included, among others, the following: a lack of interest from investors (developers) in participation; no need to be involved in cooperation with for-profit actors due to collaboration with non-profit actors – the Social Housing Society; the use of other forms of support offered by the National Development Bank (BGK); fear of an increase in bureaucracy, problems with tenants not paying rents, and indebted premises. In reference to 2024, local governments also highlighted the possibility of direct financing from public sources.

The reasons for not joining the Dwelling in Exchange for Land programme in 2021 and 2024 were a lack of interest, an insufficient number of plots of land, a preference for building apartments with public forms of support, and the creation of the non-profit Social Housing Society.

Due to changes in legal conditions and the possibility of using Integrated Investment Plans, one of the questions in 2024 concerned the urban planning agreement and its application under the Integrated Investment Plan. In this case, seven cities responded positively, with only one explicitly stating that the local authority intends to acquire some apartments for the municipal stock as part of urban planning agreements.

STUDY PART 2: As shown in Table 1, of the 82 cities with municipal regeneration programmes, only 3 have developed a zoning plan based on it. In 2 cities, the zoning plan was enforced (Kalisz and Świnoujście), and in 1 (Słupsk), it was under development. Accordingly, two in-depth interviews were conducted with representatives from Kalisz and Świnoujście, as only cities that could consider using a planning agreement and IH in regeneration policy (both prerequisites were met). Local government representatives clearly stated that they did not plan to use IH solutions in regeneration processes to provide social or municipal housing. In Kalisz, IH use was abandoned due to *'legal restrictions limiting the application of this tool solely to undeveloped properties'*, which is contrary to the nature of the regeneration area. The other barriers to the use of IH in urban regeneration include: *'the construction of the Regeneration Act (2015), the application of which, in the opinion of many people, requires specialist legal knowledge'*, *'limited availability of information on the practical aspects of its use'*, resulting from, among other things, *a lack of training, experience, and good practices in this area'*, and *'inaccuracies in regulations concerning settlements with investors'*. The last one is related to the rule that *'the size of the* [investor's] *obligations* [in terms of implementing complementary investments] *is to be proportional to the increase in the value of the*

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property resulting from the adoption (or amendment) of the local regeneration plan'.[3] Concerns were also raised that using this tool, which limits development in a small, specified area (only greenfields), would deter investors and leave undeveloped gaps within the regeneration area.

Regarding economic or market barriers to using IH, attention focused on the condition of degraded areas undergoing regeneration. One of the fundamental problems of these areas is their profound degradation, stigma, and decapitalisation. This discourages investors, especially when projects require complementary investments for the municipality. However, concerns were not confirmed in Świnoujście, which *'due to its seaside location and proximity to the German border, is a very attractive place for investors and developers'*.

In Kalisz, attention was drawn to the problems municipalities face in managing housing resources in condominiums, particularly those with a minority share. These difficulties generally lead municipalities to withdraw rather than enter new partnerships. Unlike urban planning agreements for technical infrastructure, agreements for building residential units do not end with the handover of supplementary investments, but have long-term organisational, legal, and financial implications for the municipality.

Discussion and conclusions

Actors traditionally responsible for providing social and affordable housing – municipalities, non-profit actors, and housing cooperatives – have had minimal participation in the construction of new housing stock in Poland in recent years. The authors aimed to stimulate discussion on hybrid housing provision solutions for lower-income households and analyse the local government's approach to collaborating with private actors, including developers, who constitute the majority of Poland's new housing stock. In the author's opinion, based on an analysis of the literature on the subject and Polish legal regulations, authorities could utilise the concept of Inclusionary Housing as a local housing tool. IH could be one element of a broader, comprehensive housing policy strategy.

The results of the study suggest that local authorities are aware of housing problems and are attempting to address them. Despite the existence of various tools, serious issues persist, primarily due to a lack of resources to create housing for households seeking assistance. The legal regulation adopted in Poland provides a basis for new hybrid housing provision solutions. The authors would like to emphasise that simply introducing legal solutions does not solve housing problems; new programs and instruments that exist only on paper will not provide housing assistance. The article is primarily of practical value for post-socialist and developing countries, where the problems of affordable housing shortages and inefficient municipal resource management are most evident. Limited housing and financial resources within municipalities should encourage the use of instruments that enable collaboration with private actors, providing appropriate incentives for both parties. The solutions adopted in Poland appear insufficient. The Housing for Start programme is primarily used by non-profit actors, as developers currently prefer to build apartments for sale. Nobody wants to participate in the 'Local for Land' programme, as the requirements for developers are too stringent, and municipalities do not want to get tangled up in additional bureaucracy. Local authorities prefer to utilise standardised forms of support from public sources. However, using the old paths does not lead to significant improvements in the provision of affordable housing. Even cities

[3] Although respondents did not elaborate on this point, the term 'proportional' may raise concerns because it is imprecise. It was not established that the value of supplementary investments (dwellings or infrastructure) should equal the increase in the property's value or exceed or fall below it by a certain ratio. This may lead to misunderstandings during negotiations with a potential investor and during inspections conducted by the entities that supervise the activities of local government units.

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committed to providing new housing do not achieve a significant number of them. However, this does not seem to be a significant problem for local authorities. Providing affordable housing is rarely on the priority spending list (Parys and Załęczna 2025). Analysis of statistical data indicates that in many cities the privatisation of municipal housing resources is still in progress, and the amount of available housing is therefore decreasing (GUS 2025).

Other instruments intended to support the implementation of the IH concept in Poland are also ineffective. The Revitalisation Act and the amendment to the Spatial Planning and Development Act, which establish the terms for urban planning agreements with developers and, for example, may require developers to transfer a portion of the apartments under construction to the municipal housing stock, are currently ineffective. For both parties, these represent challenges and additional potential problems rather than incentives.

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