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## *PREFACE*

*We would like to present you a publication on the housing economy, with a presentation of research results and study carried out in this field throughout the year 2005.*

*The information presented herein refers mainly to the general condition of the dwelling stock and the basic indicators of the housing conditions of the population by the form of a dwelling ownership i.e. the natural persons, housing co-operatives, gminas, companies and other entities. The above data has been presented on the basis of the so called balance of dwelling stock for the year 2005 developed on the basis of the National General Census of Population and Housing in the year 2002.*

*When presenting the detailed characteristics of housing resources taken under observation of the forms of ownership, numerous factors have been taken into account, including: the privatisation processes, modernisation and renovation, arrears in payments for a dwelling and, for mortgages in housing co-operatives. All of the information has been prepared basing on the data from current reporting.*

*The results have been presented in the voivodship cross-sections. The information taking into account a more detailed territorial division is available in the Regional Data Bank of the Central Statistical Office. The authors of the publication will be grateful for any comments and conclusions, which will be considered and used in the next cycle of the statistical study.*

*Director  
of the Services Statistics Division  
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# INTRODUCTION

## DWELLING STOCK BALANCE

General state of the country's dwelling stock and basic indices for housing conditions in relation to owner-occupiers have been prepared on the grounds of census data, updated with results from the surveys and statistical studies.

In **Part A** a housing situation has been shown – namely the state of dwelling stock and some information that characterizes housing conditions on the grounds of a secondary statistical study, the so-called Housing Stock Balance of 2005 (as of December 31<sup>st</sup>).

Yearly dwelling stock balances are drawn up on the basis of results of the latest census of dwellings. The state of dwelling stock determined during the 2002 National Census of the Population and Dwellings as of May 20<sup>th</sup> 2002 with final assessment made on December 31<sup>st</sup> 2002 became source for the 2003 opening balance i.e. the first balance basing on these data.

The opening stage of the balance as of January 1<sup>st</sup>, corrected with changes resulting from the administrative division of the country announced in “The Communiqué of the Central Statistical Office on changes in administrative division of the country”, every year is increased by dwellings growth resulting from the new housebuilding on the one hand and decreased by losses in dwelling resources on the other hand (in both cases data come from current reporting). Every two years verification is made within the framework of tenure of dwellings on the basis of information coming from current reporting on privatized dwellings. The state of dwelling stock determined in such a way at the end of the reporting year becomes automatically the opening state for the next year's balance.

In the 2005 dwelling stock balance physical losses of dwelling resources have been presented, resulting from demolitions, fires, floods, combining smaller dwellings(one, two or more) to get one larger dwelling and losses resulting from officially reported reclassification of dwellings for non-housing purposes. Not included however are some categories of losses that decrease the number of dwellings but do not lead to physical loss of existing objects, i.e. losses connected with occupants moving to other houses with old houses earmarked for various commercial uses or left empty (unoccupied).

Information on dwelling stock included in this publication include dwellings in residential buildings and non-residential buildings and relate to occupied (permanently and temporarily) dwellings and unoccupied dwellings that may in any moment become occupied dwellings . Till 2001 information on dwelling stock included only occupied dwellings, so the data presented since 2003 are incomparable with data from previous editions of “The Housing Economy ”.

Housing resources data do not include collective accommodation places (boarding houses, dormitories, workers' hostels, social welfare houses, children's homes, monasteries, etc.) and temporarily occupied makeshift living quarters and movable objects (inventoried rooms, portable huts, ships, etc.).

The state of dwelling stock has been characterized by the number of dwellings, number of rooms, amount of usable floor space in a dwelling in square metres, basic furnishings as sanitary and technical installations and classified according to individual forms of ownership, i.e. dwellings of housing co-operatives, gminas, companies (including dwellings that belong to the State Treasury), public building societies, natural persons and other entities.

## DWELLING STOCK OF: HOUSING CO-OPERATIVES GMINAS COMPANIES, STATE TREASURY, NATURAL PERSONS IN BUILDINGS OF HOUSING CONDOMINIUMS AND OTHER ENTITIES

**Part B** of the publication (presented every two years) relates to characterization of dwelling stock according to various forms of tenure. The sources for the information on the housing market in 2005 are the results of the survey carried out on the basis of M-01 and SG-01 reports.

**The subjective scope of the survey** covers legal persons, organizational units with no legal entity and natural persons whose basic activity consists in handling or managing housing resources in buildings that belong to:

- gminas ,
- housing co-operatives;
- the State Treasury;
- companies (possessing housing resources);
- public building societies ;
- condominiums;
- other entities (see definition).

In 2005 58,3 thousand entities were covered by the survey, of which 52,4 thousand units fulfilled statistical duty that account for 89,7 per cent of surveyed population.

**The objective scope of the survey** (among others) covers information on: the number of occupied and unoccupied dwellings, material effects of modernizations and renovations carried out, the number of privatized dwellings, back payments regarding rent and mortgage payments in resources of housing co-operatives, introduced eviction proceedings from dwellings and the number of social dwellings (relates only to resources of gminas).

### **Drawing the sample (sampling) of condominiums for the 2005**

In 2005 the survey of condominiums has been carried out with the representative method. The operate consisting of 108,738 units formed the base for the survey. A sample accounting for about 40 per cent of the operate has been obtained. The sample has been allocated, what enabled results to be more general at the level of administrative districts, using the algorithm of the so-called fixed-precision allocation from the work of B. Lednicki, J. Wesołowski

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(*Lokalizacja próby pomiędzy podpopulacje*, *Wiadomości Statystyczne* nr 9, 1994). This algorithm enables to obtain the same precision level of generalization of global value of a given feature in population subsets defined for the purpose of the survey. When carrying out the algorithm, data from the previous edition of the survey were used. On the grounds of these data variability coefficient has been estimated for the feature called “the number of dwellings” in the subpopulations (powiats).

On the grounds of obtained allocation the drawing of samples has been carried out in powiats according to the simple drawing scheme without return.

As a result a sample amounting to 43,328 units has been obtained.

### **The algorithm for generalization of survey results of condominiums M-01 in 2005**

The sample has been designed according to the layered drawing scheme whereas powiats represented the layers. The drawing from the layers has been carried out independently using the method of the simple draw without returning. To generalize the results, it was necessary to adjust output weight factors resulting from the applied sampling scheme. The adjustment should take account of the phenomenon of the lack of answer and information about reasons for not obtaining data from some surveyed entities.

. From the total number of 43,328 units participating in the survey 38,399 units responded.

Taking into account information for the whole sample included in the RA symbols (survey participation symbols) coefficients have been determined for the adjustment of the size of the operate at the voivodship level. The following formula has been applied:

$$f_A = \frac{1}{n} \left\{ (RA_{01} + RA_{08}) \left( 1 + \frac{RA_{09}}{n - RA_{09}} \right) \right\},$$

where  $n$  means the size of the sample in a given voivodship, whereas  $RA_{kod}$  - means the number of sample entities having the RA code with a proper number; the adjustment formula counts among the entities to be examined (i.e. those that are within the scope of the examination) besides the RA=01 entities (examined) also the RA=08 entities (refusals) and a proportional part of RA=09 entities (no contact).

After determining the adjustment coefficients resulting from the roughness of the operate the weight factors for generalization have been adjusted according to the formula:  $W' = W \cdot f_A$ , where  $W$  means original weight factor resulting from the applied layered sampling scheme. Generalization weight factor ( $W'$ ) has been then adjusted according to the lack of answer in the layers used in the draw (powiats) with the help of the following formula:

$$W'' = W' \frac{\sum W'}{\sum_{RA=01} W'}$$

Thus the final weight factor has been obtained labelled as WAGA in the transferred set.

Generalization of global values of a chosen feature in a given class (i.e. according to the definition of the resulting cell in the table) consists in multiplying the value of a feature by the proper WAGA multiplier (assigned to each data record) and summing it up with all records of

a given class. In case there is need to determine average value of a chosen feature in a given class one shall divide the weighed sum at the end by the sum of applied weight factors. If in the result tables parameters are to be determined that are quotients, then the calculation consists in earlier determination of appropriate weighed sums of a numerator and a denominator and then in dividing both values.

## TERMS AND DEFINITIONS

### **Dwelling stock**

Under the term ‘dwelling stock’ we understand the whole of occupied and unoccupied dwellings located in residential buildings and non-residential buildings.

Objects of collective accommodation (multiple occupation places) (i.e. workers’ hostels, dormitories, boarding houses, social welfare houses), makeshift living quarters and movable objects (i.e. portable huts, railway cars, barges and ships) are not counted among dwelling stock.

### **Dwelling**

Dwelling is a premise consisting of one or more rooms including auxiliary rooms, built or rebuilt for living in it, separated constructionally (with fixed walls) within a building, with independent entrance from the staircase, common hall, entrance hall or directly from the street, courtyard or garden.

Under auxiliary rooms one shall understand: a hallway, a hall, a bathroom, a toilet, a dressing room, a pantry, a storeroom and other rooms located within the premises of a dwelling, serving the occupants to fulfill their housing and economic needs.

### **Dwellings occupied permanently or temporarily**

*Dwellings occupied permanently* are dwellings in which one or more persons stay and at least one of these persons is recognized as actually occupying this dwelling.

*Dwellings occupied temporarily* are dwellings in which one or more persons stay but none of them is recognized as actually occupying this dwelling

### **Unoccupied dwellings**

The unoccupied dwelling is the dwelling in which nobody stays temporarily or lives permanently. These dwellings are unoccupied for various reasons and that is why they are classified as follows:

- allotted for permanent living, i.e. dwellings:
    - for sale or to be let, being functional places, unoccupied because of judicial proceedings, because of completing administrative and legal formalities, as well as being housing reserve of gminas,
    - new, to be occupied, located in newly built buildings and buildings being currently extended,
    - being renovated or waiting for renovation,
-

— rented to diplomatic posts of foreign countries,

- the so-called second dwellings, which are used by their owners (occupants) for temporary or seasonal stay;
- used only for running a business (only dwellings that have not been permanently adapted to such a business).

### **Type of entity that is the owner of a dwelling**

In the publication dwellings have been classified according to the following forms of tenure:

- *housing co-operatives* – privately owned dwellings (occupied by virtue of the housing *co-operative* ownership dwelling entitlement) or tenant dwellings (occupied by virtue of tenancy);

Information on dwellings used by virtue of the housing *co-operative* ownership dwelling entitlement in resources of housing co-operatives concern dwellings to which ownership was obtained in 2003, as well as dwellings for which separated ownership has been established – pursuant to the Law of December 15<sup>th</sup> 2000 on housing co-operatives (Journal of Laws No.4 of 2001 – with further amendments).

Presented data include information on dwellings representing separated ownership of housing association members who were entitled to the tenancy right (art.12 of the Law) or ownership (art.39 of the Law) right to the dwelling in the housing co-operative.

- *-gminas (municipal dwellings)* – dwellings owned by gminas or powiats ( local self-government community), as well as dwellings handed over to gminas, but staying at disposal of public entities as: health care facilities, social welfare centres, educational system entities, culture institutions;
- companies– of public and private sector;
- *the State Treasury* – dwellings staying as part of resources of Agricultural Property Agency(earlier Agricultural Property Agency of the State Treasury), the Military Housing Agency, under management of entities subordinate to ministers: National Defence Minister, Minister of Interior and Administration, Minister of Justice, under management of state authorities, of state administration, of state control, etc.;
- *public building societies*;
- *natural persons* – dwellings owned by natural person (one person or more persons), whereas this person:

- may own the whole property, e.g.. a detached house,

- may possess a share in the common property, as the owner of a dwelling e.g. located in a multi-flat building managed by the -condominium. Also dwellings in buildings that belong to housing co-operatives, for which – by the force of housing co-operative law mentioned above – a separated ownership has been established for natural person(s) indicated in the real-estate register.

- *other entities* – dwellings owned by institutions building for profit – for sale (but not yet sold to natural persons) or to rent, dwellings owned by religious institutions, associations, political parties, trade unions etc.

## **Room**

The room is defined as a space in a dwelling separated from other rooms with fixed walls from the floor to the ceiling with direct sun lighting with area not smaller than 4 square metres.

Both living room and the kitchen are regarded a room if they meet the above mentioned criteria. The entrance hall, the hall, the bathroom, the toilet, the pantry, the encased veranda or porch, the dressing room, the alcove, the storeroom, etc. are not regarded a room, regardless of their area and art of lighting.

## **Dwelling's usable floor space**

Dwelling's usable floor space should be understood as the sum of areas of all rooms within the dwelling, especially the area of rooms, the kitchen (with or without a window), pantry, entrance halls, alcoves, halls, bathrooms, toilets, encased veranda or porch, dressing room and other rooms serving the occupants to fulfill their housing and economic needs (ateliers, recreational rooms, etc. if not equipped with separate entrance from the street, courtyard or a hall used by all occupants) regardless of their purpose and way of usage.

Area of the hallway is usually added to the usable floor space unless:

- it connects the housing part of the building with its inventoried or economic part,
- there is more than one dwelling in the building and the hallway is used by all occupants as commonly accessible hall.

The area of balconies, terraces, recessed balconies, mezzanines, wardrobes, cabinets, cubby holes, laundries, drying rooms, rooms for storing prams, attics, cellars and coal-holes, as well as the area of garages, water pump rooms and boiler rooms is not recognized as dwelling's usable floor space.

## **Municipal dwellings**

Such dwellings are only present in resources of gminas. Usually their functional value is decreased because of their poor technical furnishings. They are occupied by virtue of the tenancy for a given dwelling. They are intended for poor families.

## **Residential building**

Residential building is a building in which at least 50 per cent of the total usable floor space is used for housing purposes. Otherwise such a building is classified as non-residential building according to its purpose.

## **Dwellings technical and sanitary installations**

Covers dwellings in which at least one of the following sanitary and technical appliances are present: supply of piped water, a flushed toilet, a bathroom, central heating or gas supply from the gas pipeline.

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Dwellings are considered to be equipped with:

- supply of piped water – if there is a tap with running water within their premises. Under ‘supply of piped water’ we understand installations that supply water from the waterworks (along with receiving installations in the dwelling) (with the help of active connections) from the street pipeline to local installations (own water intake);
- a flushed toilet – if there is a sanitary installation within their premises connected to water supply installation and channelling waste water to the sewage system or to the local appliances (a tank without outflow);
- a bathroom (bathing device, shower with water outflow) – it should be understood as the room, in which a bathtub or a shower are installed or both installations and installations channelling waste water to the sewage system or to the local appliances (a tank without outflow);
- gas supply from gas pipeline - if there is an installation within their premises that (along with receiving installations in the dwelling) supplying gas to the active connections points;
- central heating – if there is an installation within their premises that supplies heat from the central heating source, i.e. heat and power stations, thermal power stations, local boiler houses within the premises of the housing estate, central heating furnace installed in own boiler house or in the other room. Electric floor heating is also regarded as central heating.

### **Modernization and renovation of residential buildings**

Information on modernization and renovation of dwellings in residential buildings have been determined for resources owned by housing co-operatives, gminas, companies, natural persons in the building of condominiums and other entities. Data regard modernizations and renovations completed in the reporting year.

Material effects of modernizations and renovations carried out have been presented:

- regarding modernization – by the number of dwellings to which sanitary and technical installations have been fed/connected (water supply, sewage system, central heating, warm water, network gas, and community TV antennas), which earlier had not been fed or connected to those buildings and dwellings located in those buildings;
- regarding renovation - by the number of dwellings in the buildings in which major overhaul or renovation work (other than major overhaul) have been carried out; the number of dwellings includes dwellings located in buildings covered by renovations and indirectly describes the size of these buildings.

Under the term **modernization** of the building we shall understand connecting/feeding sanitary and technical installations to the buildings and dwellings (water supply, sewage system, central heating, warm water, network gas), which earlier had not been fed or connected to those buildings and dwellings located in those buildings.

Under the term **major overhaul** of the building we shall understand renovation work aiming at restoring or nearly restoring the original technical and functional value to the building (dwelling). Buildings in which at least 60 per cent of basic construction and installation elements have been subject to major repairs or replaced are rated as buildings after major overhaul. The term ‘major

repair' is to be understood as thorough renovation covering at least 50 per cent of physical state of an element or installation of the building.

Data on carried out and completed renovations do not cover replacement of installations and roof repairs, which are not considered major overhauls.

### **Back payments regarding rent and mortgage payments**

Information on overdue rent payments include data on the number of main occupants who are behind with current rent, with marking off occupants who are 3 months or longer behind with their rent and data on the total amount of back payments as of December 31<sup>st</sup> 2005.

Information on back mortgage payments regards only those members of housing co-operatives who according to the concluded agreements have to pay mortgage instalments (along with interests) to the housing co-operatives' bank account.

### **Eviction proceedings against users of dwellings**

Information on eviction proceedings against dwelling users presented in our publication regards users of housing co-operatives' dwellings, gminas' dwellings, companies' dwellings and natural persons in buildings of condominiums and other entities. The information embraces:

- the number of dwelling eviction cases in courts as of December 31<sup>st</sup> 2005.
- the number of proceedings on eviction from dwellings concluded by the court in the form of the eviction order in 2005;
- the number of evictions from dwellings carried out in 2005 r.

From general information on eviction proceedings we selected information that considers cases resulting from overdue payments for used dwellings.

### **Housing benefits**

The housing benefit is a common and temporary form of financial help resulting from provisions of the law from July 2<sup>nd</sup> 1994 on renting dwellings and housing benefits (Journal of Laws No. 120, pos.787 from 1998 with further amendments).

There are some characteristic features of this benefit: it is the *obligatory* benefit, granted to entitled persons who apply for it, this entitlement should be understood in such a way that a person fulfilling all statutory requirements has the right to apply for it. This benefit is *common*. It means that regardless of the title to the dwelling (with exceptions provided for in the law) each person has the right to this benefit. This benefit is *temporary*. It means it is granted for the period of 6 months with a possibility of its renewal in case the statutory requirements for getting it granted are still met.

The information presented regards only housing benefits really paid out in 2005 regardless of the date of decision for granting them.

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### **Explanatory note:**

Due to electronic data processing technology, in selected cases the sums of components may differ from the figure „total”.

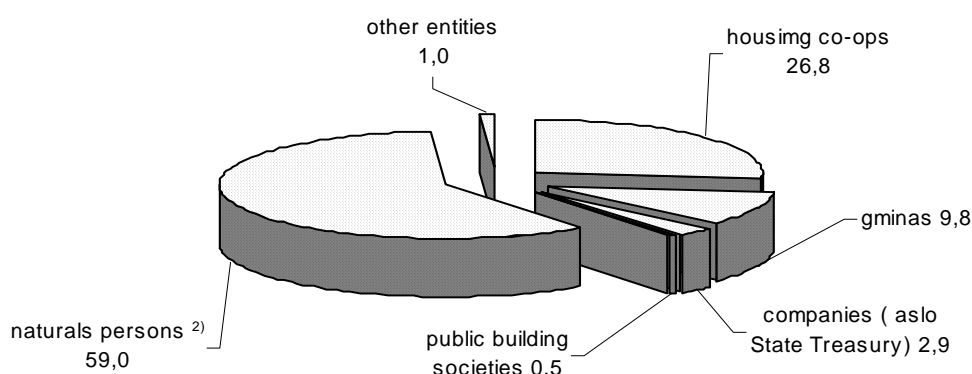
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## HOUSING ECONOMY IN 2005

The dwelling stock in Poland at the end of December 2005 encompassed 12,8 mln dwellings being the property of housing co-operatives, gminas, companies, public building societies, natural persons and other entities. Those dwellings covered **the usable floor space of 885,1 mln m<sup>2</sup> with 47,1 mln rooms.**

STRUCTURE OF THE DWELLINGS OWNERSHIP IN 2005 (IN %)<sup>1)</sup>



Compared with the year 2004 there were 92,7 thousand dwellings more (i.e. an about 0,7% increase in housing resources comparably with the year 2004), 9567,8 thousand. m<sup>2</sup> of usable floor space more (an about 1,1% increase) and 398,9 thousand rooms more (an about 0,9% increase).

The increase in the number of dwellings was, among other factors, the result of new construction investments, extensions and reconstruction of the existing buildings as well as development of the non- residential areas

In the urban areas there were about 67% of housing premises.

As a result of changes in the territorial division of Poland in 2005 (eg. the changes of the borders of the urban and rural gminas) 2,1 thousand dwellings were transmitted from villages to towns and cities

The dynamics of the increase in the urban and rural areas was roughly the same. The number of dwellings in towns and cities compared with the year 2004 increased by 65,1 thousand (which constitutes the growth of 0,8%), and in the rural areas by 27,2 thousand i.e. by 0,7% (in the previous year 0,7% and 0,6% respectively).

In the five largest cities : Warszawa, Łódź, Krakow, Wrocław and Poznań inhabited by about 18,9% of urban population there was concentrated about 21,5% of dwellings out of the total urban housing resources and about 14,5% out of the overall number of dwellings in the country (in both cases by 0,5% more than in 2004).

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<sup>1)</sup> All the indices were counted from the full absolute numbers without rounding off

<sup>2)</sup> The dwellings being the property of the natural persons in buildings being their property and in the multi-flat buildings being a condominium.

**The basic indices** allowing to specify the housing conditions in Poland are the factors illustrating the average: number of rooms in a dwelling, the number of persons in/per a dwelling and per a room, and the usable floor space of a dwelling.

Similarly to the previous year it was proven that the bigger the town or city the smaller the number of rooms in a dwelling, e.g. in towns below 10 thousand people there were 3,85 rooms on average, whereas in towns above 200 thousand people – 3,29.

Moreover, the average number of rooms per/in 1 dwelling<sup>1</sup> in the rural areas was 4,8 and was above the state average (3,69) and the towns and cities average (3,5).

The average size of a dwelling expressed by usable floor space was 69,3 m<sup>2</sup> in December 2005 and was by 0,3 m<sup>2</sup> larger than in the previous year. The dwellings in the rural areas were on average by 23,7 m<sup>2</sup> bigger than in the urban areas (the respective factors are 85,2 m<sup>2</sup> for villages and 61,5 m<sup>2</sup> for towns and cities).

Among all the voivodships 50% constituted those, in which the usable floor space of a dwelling did not exceed 68 m<sup>2</sup>. The biggest dwellings were, as in the previous year in the Podkarpackie (77,1 m<sup>2</sup>), Opolskie (76,6m<sup>2</sup>) and Wielkopolskie (76,5 m<sup>2</sup>)<sup>2</sup> voivodships.

The average usable floor space per one person<sup>3</sup> increased by 0,3 m<sup>2</sup> and in 2005 was 23,2 m<sup>2</sup>, but the increase was higher in villages than in towns and cities by about 7% (in 2004 by 8%; (the increase in towns and cities was from 22,2 m<sup>2</sup> to 22,5 m<sup>2</sup>, and in villages from 24.1 m<sup>2</sup> to 24,3 m<sup>2</sup> respectively). The factor characterizing this value ranged from 20,8 m<sup>2</sup> in the Warmińsko-Mazurskie voivodship to 24,4 m<sup>2</sup> in the Mazowieckie and Opolskie voivodships.

The disproportions between the urban and rural areas are noticeable also in respect of the degree of dwellings population (number of persons in one dwelling). The rural dwellings are more densely populated than urban dwellings, which is proven by the fact that in towns and cities there were 2.73 persons per dwelling on average, whereas in the villages – 3,5.

It was shown that the greatest number of persons per one dwelling<sup>4</sup> was in the Podkarpackie voivodship (3,49), whereas the smallest in the following voivodships: Łódzkie (2,72), Mazowieckie (2,75), Śląskie (2,80) and Dolnośląskie (2,86)

### ***The basic technical and -sanitary installations***

The greatest number of dwellings was equipped with water supply system (95,1%), in a smaller degree with a flushed toilet, a bathroom and central heating and in almost every second dwelling there was network gas. All the rural dwellings were significantly worse equipped with the above mentioned facilities than the urban dwellings.

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<sup>1</sup> See Map “The average number of rooms in one dwelling in a spatial distribution in 2005”

<sup>2</sup> See Map “The average usable floor space (in m<sup>2</sup>) per one dwellings in a spatial distribution in 2005”

<sup>3</sup> See Map “The average usable floor space (in m<sup>2</sup>) per one person in a spatial distribution in 2005”

<sup>4</sup> TSee Map “The average number of persons per one dwelling in a spatial distribution in 2005”

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The situation in respect of dwellings' equipment is exemplified in the following table:

### Dwellings equipped with the basic installations in 2005

Specification	Dwellings total	Including equipped with:				
		water-line system	lavatory	bathroom	gas from gas-line system	central heating
<b>- Poland</b>						
number of dwellings in thousand	12 776,1	12 149,0	11 175,0	11 031,6	7 086,9	9 882,4
in % of total dwellings	100,0	95,1	87,5	86,3	55,5	77,4
<b>- Urban areas</b>						
number of dwellings in thousand	8 580,2	8 448,5	8 091,1	7 890,5	6 348,4	7 218,9
in % of total dwellings	100,0	98,5	94,3	92,0	74,0	84,1
<b>- Rural areas</b>						
number of dwellings in thousand	4 195,9	3 700,5	3 083,9	3 141,1	738,5	2 663,5
in % of total dwellings	100,0	88,2	73,5	74,9	17,6	63,5

The equipment of dwellings with particular installations in a regional distribution is presented on the small maps<sup>5</sup>.

### *The form of ownership of dwelling stock<sup>6</sup>*

In 2005 number of dwellings owned by natural persons increased by about 252 thousand. Those dwellings were set either in buildings being their sole property or in multi-flat buildings being a condominium. They owned about 7,5 mln dwellings which is 59% of the total dwelling stock.

The second biggest group were dwellings owned by housing co-operatives – about 3,4 mln dwellings (26,8% of the total – by 0,5% fewer than in 2004). Then the dwellings owned by: gminas – about 1.2mln (9,8% - decrease by 0,6%), companies– about 373 thousand (2,9% - decrease by 0,8%), public building societies – about 62 thousand (0,5% - increase by 0,1%) and other entities – about 126 thousand (1% - increase by 0,2%).

In towns and cities dwellings owned by housing co-operatives and natural persons dominated and covered over 81% of the total resources of urban areas.

In the country over 93,4% of dwellings were owned by natural persons. The share of the remaining types of ownership ranged from 0,03% in public building societies to 2,7% in companies.

<sup>5</sup> See Maps “Structure of provision of sanitary and technical installations in dwellings in a spatial distribution in 2005 in urban and rural areas”

<sup>6</sup> See Map “Dwelling stock by the form of ownership in a spatial distribution in 2005”

The structure of dwelling stock by type and spatial distribution results from many factors, including the level of economic development, the investors' building activity, preferences when it comes to the form of construction, wealth of population creating the demand for dwellings. It is possible to isolate areas where there was the concentration of natural persons resources. They covered the regions of the South of Poland where the share of such dwellings in the total amount of dwelling stock owned by natural persons was over 70%. We may name the following voivodships: Podkarpackie (74,1%), Świętokrzyskie (71,3%) and Małopolskie (72%).

Still, the smaller number of dwellings owned by natural persons was in the following voivodships: Śląskie (49,7%), Zachodniopomorskie (50,8%) and Dolnośląskie (51,4%).

The highest percentage of dwellings owned by housing co-operatives was noted in the following voivodships: Śląskie (31,7%), Podlaskie (31,3%), Łódzkie (29,7%) and Mazowieckie (29,6%), whereas the lowest (about 21%) in the Podkarpackie and Opolskie voivodships.

The share of dwellings owned by gminas ranged from 3,9% in the Podkarpackie voivodship to 18,3% in Dolnośląskie.

### ***Privatisation of dwelling stock***

In the years 2004-2005 the process of purchasing of the dwellings in multi-flat buildings by natural persons continued. In 2005 gminas sold 43,592 flats, housing co-operatives – 2750, the State Treasury – 16183, companies– 10555 and other entities – 5221.

In this period there were 2,450.6 thousand dwellings used on the basis of the property right to a housing co-operative dwelling (about 72% of the total number of housing co-operatives' dwellings).

As it has already been mentioned, the leading position in respect of the amount of dwelling stock belonged to natural persons who were owners of both dwellings in buildings being their property and in multi-flat buildings being a **condominium**

The development of the condominiums is progressing along with the process of purchasing flats by dwellers. It was shown that in 2005 in the condominium buildings 1401,7 thousand flats were owned by natural persons, which constitutes 18,6% of the total number of dwellings owned by private persons.

There were isolated some types of condominiums: created on the basis of the already existing resources, newly built, and gained as a result of sale/rent of dwellings by an investor e.g. a developer. The natural persons share in those condominiums varied and was in the dwellings created on the basis of resources as follows:

- gminas 69,9%,
  - companies 12,0%,
  - the State Treasury 9,6%,
  - housing co-operatives 0,5%,
  - new investor 6,8%,
  - other resources 1,2%.
-

**The structure of natural persons' share in condominiums (in the total amount of private resources) in regional distribution is presented in the following table (in %).**

Voivodships	Natural person's dwellings:	
	Total	in condominiums
Dolnośląskie	51,4	30,8
Kujawsko-pomorskie	57,8	15,5
Lubelskie	70,6	8,7
Lubuskie	58,1	27,7
Łódzkie	54,7	16,0
Małopolskie	72,0	15,6
Mazowieckie	56,7	24,2
Opolskie	64,9	21,8
Podkarpackie	74,1	7,9
Podlaskie	60,4	9,2
Pomorskie	53,9	29,3
Śląskie	49,7	16,7
Świętokrzyskie	71,3	10,4
Warmińsko-mazurskie	56,9	28,0
Wielkopolskie	62,8	12,3
Zachodniopomorskie	50,8	34,7

In the discussed period of time privatization also covered dwellings in residential buildings sold to natural persons by particular entities. In 2005 about 3,7 thousand dwellings were sold in total, i.e. by 3,9 thousand dwellings fewer than in 2003.

The greatest share, namely 51,1%, of the sale transactions were made by gminas. Companies sold to natural persons about 0,9 thousand dwellings (which constitutes 23,7% of the total of dwellings sold). The share in sales by other entities was as follows: housing co-operatives – 12,3%, other entities – 8,1%, and the State Treasury – 4,0%.

The percentage share of dwellings sold to natural persons in a regional distribution is presented in the table.

Voivodships	In multi-flat buildings	In sold residential buildings
POLSKA	100,0	100,0
Dolnośląskie	14,1	11,5
Kujawsko-pomorskie	5,2	5,6
Lubelskie	3,2	3,3
Lubuskie	4,0	6,1
Łódzkie	4,5	3,8
Małopolskie	3,9	9,3
Mazowieckie	15,2	5,8
Opolskie	3,6	3,0
Podkarpackie	1,9	2,6
Podlaskie	1,3	1,1
Pomorskie	10,0	5,2
Śląskie	12,7	8,8
Świętokrzyskie	1,7	11,9
Warmińsko-mazurskie	4,9	7,3
Wielkopolskie	6,5	4,5
Zachodniopomorskie	7,2	10,2

- *Arrears in payments for dwellings*

At the end of 2005 the share of occupants falling into arrears (in the total number of occupants) in particular resources was:

- gminas – 39,5% the amount of arrears of about 545 mln zloty,
- housing co-operatives – 30,9%- the amount of arrears of about 858 mln zloty,
- the State Treasury – 35,2%- the amount of arrears of about 39 mln zloty,
- companies– 28,8% -the amount of arrears of about 70 mln zloty,
- resources of natural persons in the buildings of condominiums – 12,5% -the amount of arrears of about 229 mln zloty,
- other entities – 25,1% the amount of arrears of about 15 mln zloty.

The number of occupants falling into arrears for a dwelling by the type of ownership is presented below in a regional distribution.

**The number of occupants falling into arrears for a dwelling in a regional distribution**  
is presented in the table below (in % of the total amount of resources)

Voivodships	Dwellings being the property of:					
	gminas	housing co-operatives	companies	the State Treasury	natural persons in the condominiums	remaining entities
POLAND	39,5	30,9	28,8	35,2	12,5	25,1
Dolnośląskie	37,8	27,2	20,3	33,0	9,6	24,2
Kujawsko-pomorskie	37,0	26,0	34,2	32,0	12,9	26,8
Lubelskie	44,6	42,6	21,2	18,2	14,5	20,0
Lubuskie	42,1	36,7	13,9	20,4	12,0	47,9
Łódzkie	10,0	34,4	30,1	27,7	11,4	29,9
Małopolskie	31,6	31,6	29,5	11,2	12,8	13,3
Mazowieckie	30,2	32,1	24,2	52,7	14,4	35,1
Opolskie	50,2	38,6	14,7	23,6	12,8	20,9
Podkarpackie	30,6	28,5	12,6	5,7	13,1	22,9
Podlaskie	32,9	26,4	20,0	30,5	17,2	25,8
Pomorskie	55,3	29,3	19,8	32,6	13,9	17,4
Śląskie	41,6	31,1	38,2	17,0	9,2	21,4
Świętokrzyskie	41,6	30,7	27,3	2,7	12,3	33,5
Warmińsko-mazurskie	44,6	32,6	22,9	36,8	15,6	24,7
Wielkopolskie	35,9	24,8	18,3	34,5	11,2	22,3
Zachodniopomorskie	43,6	28,5	25,4	45,9	14,9	25,3

Out of 20 thousand of eviction proceedings in progress, about 51% referred to tenants in gminas' dwellings, 30% - housing co-operatives' dwellings, 9% - companies dwellings, 7% - natural persons in condominiums, 1,3% - the State Treasury, and 1,6% - other entities. In over 91 % cases (in all forms of ownership) those proceedings were caused by arrears in payments for dwellings.

In 2005 about 4 thousand evictions were executed, of which the greatest share – about 47% referred to the gminas' resources and 42% – to the housing co-operative resources.

#### **- Modernisation and renovation of dwelling stock**

Major overhauls were successively conducted in residential buildings. Out of 3,2 thousand dwellings in buildings covered by those works, the greatest share referred to the resources of condominiums (40,8%), gminas (30,0%), companies (13,2%) and housing co-operatives (10,8%).

Apart from major overhauls some renovation work (not being a major overhaul) was also done, which usually meant replacement of all or some installations, roof renovation and replacement of construction joinery.

The table below presents the size of the work.

#### **The number of dwellings directly renovated in 2005**

- - - Specification -	After major overhauls	After renovation work not being a major overhaul		
		replacement of all or some installations	roof renovation	replacement of construction joinery
		in thousand		
In the resources of: gminas	974	23,6	15,3	36,2
Housing co-operatives	349	164,9	49,8	332,1
The State Treasury	119	1,1	1,2	2,3
companies	430	6,3	3,6	5,8
natural persons in condominiums	1323	188,9	58,8	231,5
other entities	51	0,4	0,1	0,5

The replacement of all or some installations was conducted in 382,1 thousand of dwellings, which constituted 63,8% of the total number of dwellings in renovated buildings, the roof renovation took place in 128,7 thousand of dwellings (23,3%) and the replacement of construction joinery in 608,5 thousand of dwellings (39,8%).

In 2005 40,2 thousand dwellings were modernised.

The structure of the directly modernised dwellings by type of ownership was as follows:

- in dwelling stock owned by condominiums	48,1%
- in dwelling stock owned by housing co-operatives	31,7%
- in dwelling stock owned by gminas	13,7%
- in dwelling stock owned by companies	4,3%
- in dwelling stock owned by the State Treasury	2,0%
- in dwelling stock owned by other entities	0,2%

The modernization was also done in the scope of -technical and sanitary installations 8,1 thousand dwellings were directly fitted to the water supply system network, to the sewage system – 9,7 thousand, to the gas network – 65 thousand. Central heating was installed in 12,2 thousand dwellings and hot water in 13,8 thousand dwellings. The greatest share of works was conducted in buildings owned by condominiums (48,1%) and by housing co-operatives (31,7%).



- ***Housing allowances***<sup>7</sup>

The social aid connected with the tenants' expenses on the occupied dwelling was one of the aid forms realised by gminas in the frame of resources meant to be used as help for families in a difficult financial and living situation.

In 2005 over 9,2 mln housing allowances were paid out, which means an about 7% decrease in relation to 2004. The sum of the allowances was 1,2 billion zloty, i.e. about 10% less than in the previous year. The average sum of the housing allowance per one dwelling was 135,1 zloty and it was lower by 4,6 zloty in relation to the previous year.

The greatest share of paid allowances was noted for the dwellers of housing co- operatives' premises/flats (37,8% of all allowances) and gminas' premises (36,3%), whereas the smallest for the dwellers in the premises of public building societies (1,2%).

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<sup>7</sup> See Map "The average amount of housing allowances paid in 2005 by the form of ownership in a spatial distribution"

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