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OBJAŚNIENIA ZNAKÓW UMOWNYCH
SYMBOLS

Kreska (-)	-	zjawisko nie wystąpiło <i>magnitude zero</i>
Kropka(.)	-	zupełny brak informacji albo brak informacji wiarygodnych <i>data not available or not reliable</i>
Znak x	-	wypełnienie pozycji jest niemożliwe lub niecelowe <i>not applicable</i>
Zero: (0)	-	zjawisko istniało w wielkości mniejszej od 0,5; <i>magnitude not zero, but less than 0,5 of a unit;</i>
(0,0)	-	zjawisko istniało w wielkości mniejszej od 0,05. <i>magnitude not zero, but less than 0,05 of a unit.</i>
“W tym”	-	oznacza, że nie podaje się wszystkich składników sumy <i>indicates that not all elements of the sum are given</i>

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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.

It has also taken account of results of research regarding the dwelling stock in the economic and financial aspect, with paying special attention to the diversification of those stock' maintenance costs (operating and of the service provided) accepted for observation of the ownership groups.

This elaboration contains a methodological description of the research, an analytical part, whereas the statistical data has been presented (in voivodship sections) in the tabular form.

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.

*Deputy Director
of Trade and Services 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 31st).

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 20th 2002 with final assessment made on December 31st 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 1st, 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 house building on the one hand and decreased by losses in dwelling resources on the other hand. 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”.

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

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).

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.

Part B of the publication (presented every two years) refers to costs of dwelling stock maintenance and revenues from rentals (maintenance fees – in housing cooperatives), payments made by users on the account of future renovations, maintenance works and other revenues. That data has been presented with reference to the following types of business units disposing of the dwelling (housing) stock:

- ♦ housing co-operatives,
- ♦ gminas,
- ♦ companies,
- ♦ the State treasury,
- ♦ social building societies (TBS),
- ♦ housing community,
- ♦ other entities.

The observations has covered those reporting entities (except for housing cooperatives), which in the research concerning dwelling stock (for 2005) for a given voivodship in a given powiat indicated the number of dwellings over 20. In the event of gmina entities, employing establishments, the State Treasury, other entities the research concerned units except for dwellings being the property of those entities in buildings of housing cooperatives.

With reference to housing cooperatives (those cooperative have been encompassed which in the foregoing research for a given voivodship in a given powiat indicated a number of dwellings over 7) a representative method has been applied, using a sample from a research carried out previously in the matter of housing economy.

That sample has been designed as per the layered drawing diagram, taking the powiats as the layers. Drawing of those layers occurred independently, with the simple drawing method, without returning. In order to generalise the results for the whole population of housing cooperatives, it was necessary to adjust the weights specified before for generalisations in the research concerning the housing economy.

Generalisation of global values of a chosen feature in a given class consisted in multiplying the feature value by multiplier WEIGHT corresponding thereto (attributed to each data record) and aggregating it after all the records of a given class. In the event of a necessity to determine an average value of a given feature in a given class, the weighted sum was finally divided by the sum of values of the weights used.

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.

The dwelling stock comprises of:

- a dwelling – a premise consisting of one or more rooms including auxiliary rooms, built or rebuilt for living in it, separated construction ally (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.

- **business space** – a unit used only for carrying on business, occupied under a rental agreement, and in buildings with condominiums occupied also under the ownership, for lease (possession) of which the owner earns income.

Type of entity that is the owner of a dwelling

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

- *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;

- *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);
- 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.;
- *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.
- *public building societies*;
- *housing community* – this term refers to a multi-dwelling building (or several buildings), in which a portion or all the units represent distinguished ownerships of natural persons, confirmed with an entry into the land and mortgage register. A condominium is comprised by the whole of the unit owners (dwelling and business units) in a given research.
- *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 fulfil 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.

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.

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.

- **Housing allowances**

The housing allowance is a common and temporary form of financial help resulting from provisions of the law from July 2nd 1994 on renting dwellings and housing allowances (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 housing allowance is a difference between the housing expenses falling to a standard usable floor space of the occupied dwelling unit and the part of expenses incurred by the person to whom the benefit is awarded. While calculating the rate of the allowance account is taken of the expenses (incurred by the household) related to the rental, maintenance costs, as well as charges for the heat energy, water and collection of liquid waste.

Since 2004 payment of housing allowances is – according to Art. 10 (1) of the Act of 21 June 2001 on housing allowances (Dz.U. No. 71, item 734, as amended) – the gminas own assignment.

Pursuant to the Act of 13 November 2003 (Dz.U. No. 203, item 1966, Art. 6) on Income of territorial Self-Government Entities, the amount of the housing allowance shall not exceed 70% of the actual expenses incurred for a dwelling unit. The gminas council, by way of a resolution, may increase or decrease, not more than by 20 percentage points, the value of the percentage indicators. It means that the maximum amount of the paid allowance may be ranging from 50% to 90% of the housing expenses incurred.

The information presented regards only housing allowances really paid out in 2006 regardless of the date of decision for granting them.

Costs – expressed partially intentional use of the tangible fixed assets and working assets, third-party services, remunerations of employees and some payments, i.e. taxes, charges related to maintenance of dwelling and business stock within a given reporting period.

The basic criterion for classification of costs is its division as per the types:

- Operating costs, which comprise of:

- costs of maintaining the management board and the administration and office costs, i.e. remunerations for employees of the management board and administration with benefits (without remuneration of caretakers); office costs, costs of postal services, banks' and court fees; purchase of materials, equipment maintenance, costs related to purchase of stationery; costs of maintenance of units for the management and administration; other costs related to functioning of the administration,
- maintenance works and repairs costs, i.e. expenses related to systematic and major renovations; removal of failures; technical supervision; systematic inspections, service of installations and devices; costs of greenery renovation; repair of surface between the

buildings; costs of purchase of third-party services related to maintenance and renovation of current dwelling stock and common rooms,

- taxes for a gmina, i.e.: taxes on immovable properties; fees for perpetual usufruct of lands and other public law charges. The data in that matter do not concern condominiums, as well as municipal entities disposing of dwelling stock in gminas, in which the council of the gmina has passed a resolution of not charging tenants of municipal units with the tax on immovable properties,
- other costs borne for maintenance of units (including the calculated VAT) such as: charged at a flat rate charges for gas supplied to dwellings, in which there are no meters installed; fees for community aerials; costs of keeping cleanliness, including the purchase of third-party services (including remunerations of caretakers, cleaners, gardeners); costs of purchase of cleaners, tools and other materials; costs of disinfection and rat extermination; costs of greenery maintenance (without costs greenery renovation, if there are recognised among costs of service and repairs/renovations); costs of utilities used in the common rooms: electric energy, warm and cold water, central heating, gas and costs of disposal of waste in those rooms.

• Costs related to service provision; i.e.: heat power supply (from the central heating), supply of warm and hot water, sewage discharge, disposal of liquid and solid waste; maintenance of cranes (if they are not entered in the costs of maintenance works and repair costs).

Information **on revenues** shall encompass charges collected by entities managing/administering the dwelling stock from tenants and users of those units are established according to the decisions and agreements.

Analogically as with reference to the data on the costs of maintenance of dwelling stock, the information on takings for the units take account of the revenues for service provisions, and moreover revenues in respect of:

- payments made by users of units on the account of future investments, maintenance works and repairs,
- managing the dwelling stock, e.g. from making halls available for parties/events, from placing advertisements on buildings, interest of bank accounts, from the found funds from the previous year meant for covering the costs in the current year, etc.
- subsidies of reporting entities meant for, inter alia, renovations of buildings and extra-payments to the provided services.

The rental is a cash benefit paid by the lessee to the lessor in consideration of providing the dwelling or business unit for operation/use. The charges for those units/premises are related to costs of building maintenance, i.e. they encompass: technical maintenance costs, costs of maintenance of all the elements and devices of a building, administration costs, costs of maintenance of all the rooms of common use, tax on immovable properties, keeping cleanliness, etc.

The rental does not include housing fees for the occupied dwelling unit, such as: for the central heating and warm water, gas, waste collection, etc.

The advance payment of owners of the units for covering the costs of managing the common part is made by the owners of the distinguished units in the form of monthly payments. Costs of managing the common part shall comprise of:

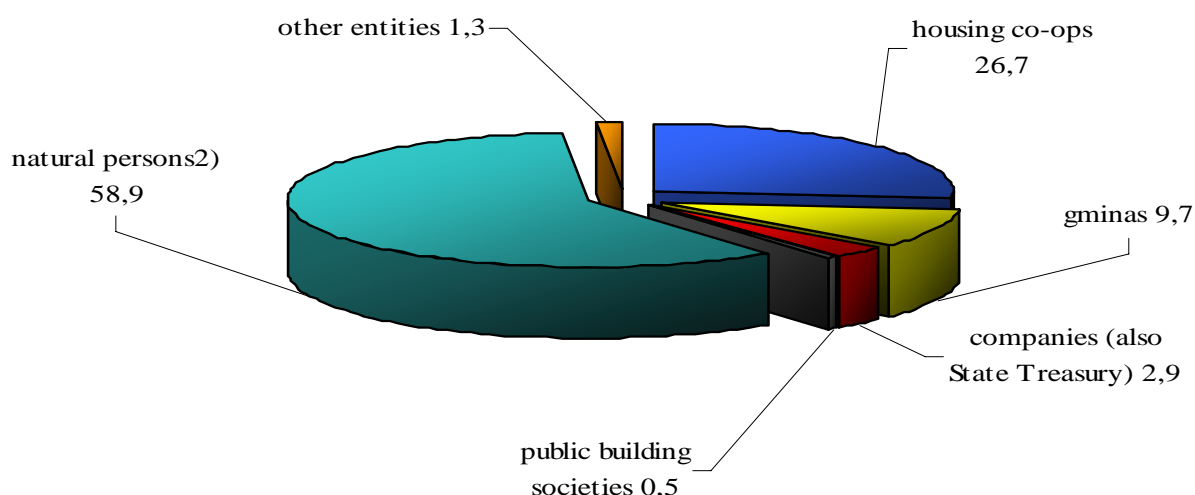
- expenses for systematic maintenance works and repairs,
- charges for supply of electric energy, gas and water in the part concerning the common property, and fees for the community aerial and lift,
- insurance, taxes and other public law fees, unless they are covered directly by owners of individual units/premises,
- expenditure on keeping tidiness and cleanliness,
- remuneration for members of the management or the administrator.

The management board of a housing cooperative is obligated to settle annually the charged advance payments for covering the costs of managing the common immovable property.

DWELLING STOCK IN 2006¹

Dwelling stock of the country being in the possession of: housing co-operatives, gminas, companies, public building societies, natural persons and other entities/subjects amounted at the end of December 2006 **12.9 mn dwellings**, in which there were **47.5 mn chambers of the usable floor space of 895.1 mn m²**.

STRUCTURE OF THE DWELLINGS OWNERSHIP IN 2006 (IN %)



In 2006, compared with the previous year, there were 100.5 thous more dwellings (i.e. by 0.8%), 10017.2 thous m² (by 1.1%) more usable floor space and 417.2 thous (by 0.9%) more chambers.

The increase in the number of dwellings was caused, inter alia, by the effect of investments in the building industry, extension and conversion of the existing buildings, as well as a change in the purpose of the non-residential spaces.

Out of the general pool of the dwelling stock, over 67% of dwelling units was located in the areas of cities.

In 2006, as a result of changes in the administration division of the country, 3.8 thous dwellings were re-classified from the rural stock into the cities.

The dynamics of the increase in the number of dwellings was diverse both in cities and in rural areas. In cities the number of dwellings increased by 0.9% (which accounts for an increase by 75.7 thous), whereas in the rural areas there were 24.8 thous more dwellings, i.e. by 0.6%.

In the five biggest cities, i.e. in: Warsaw, Łódź, Kraków, Wrocław and Poznań, where c. 18.9% of city-population lives, there was 21.6% of dwellings concentrated out of the whole city stock (which is 0.1% more than in the previous year).

¹ Elaboration based on "Dwelling Stock Balance Sheet" – see Methodical Notes.

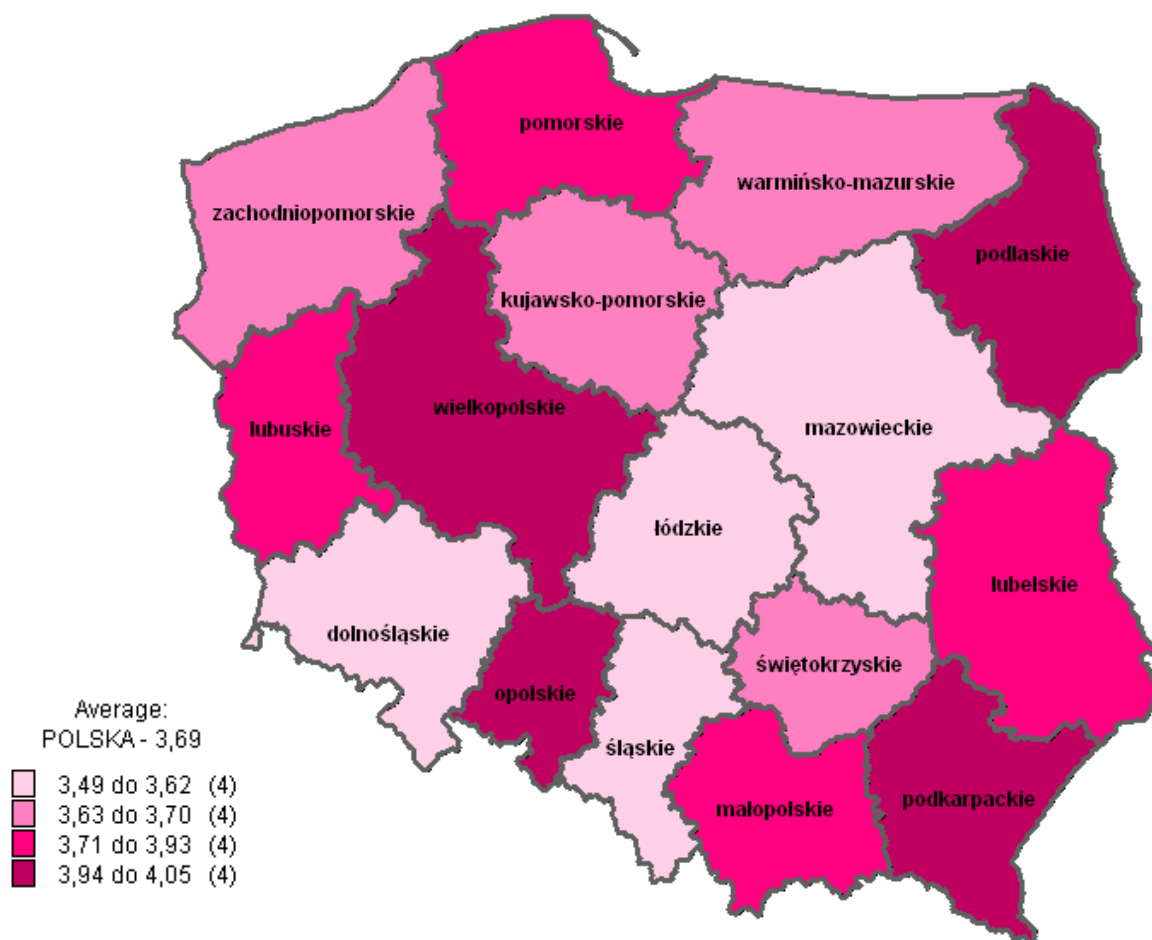
The biggest development of the housing construction industry occurred in the area of central and northern Poland. The dominating voivodships are Mazowieckie and Pomorskie (an increase by 1.3% compared with 2005). The smallest growth of the number of dwellings was, on the other hand, logged in the Świętokrzyskie voivodship (0.3%).

The basic indicators allowing for specification of housing conditions in Poland are the indicators illustrating the average: number of rooms in a dwelling, number of persons per one dwelling and per a room, and the usable floor space of a dwelling.

The average number of rooms per 1 dwelling² amounted to 3.69, thereof in the cities it was 3.50, and in villages 4.09.

The same as in the previous year, it was observed that the bigger is the city, the smaller is the number of rooms in a dwelling, e.g. in cities of the number of residents below 10 thous on average in a dwelling there were 3.85 rooms, and in cities of the number of population over 200 thous - 3,28.

THE AVERAGE NUMBER OF ROOMS IN ONE DWELLING IN A SPATIAL DISTRIBUTION IN 2006

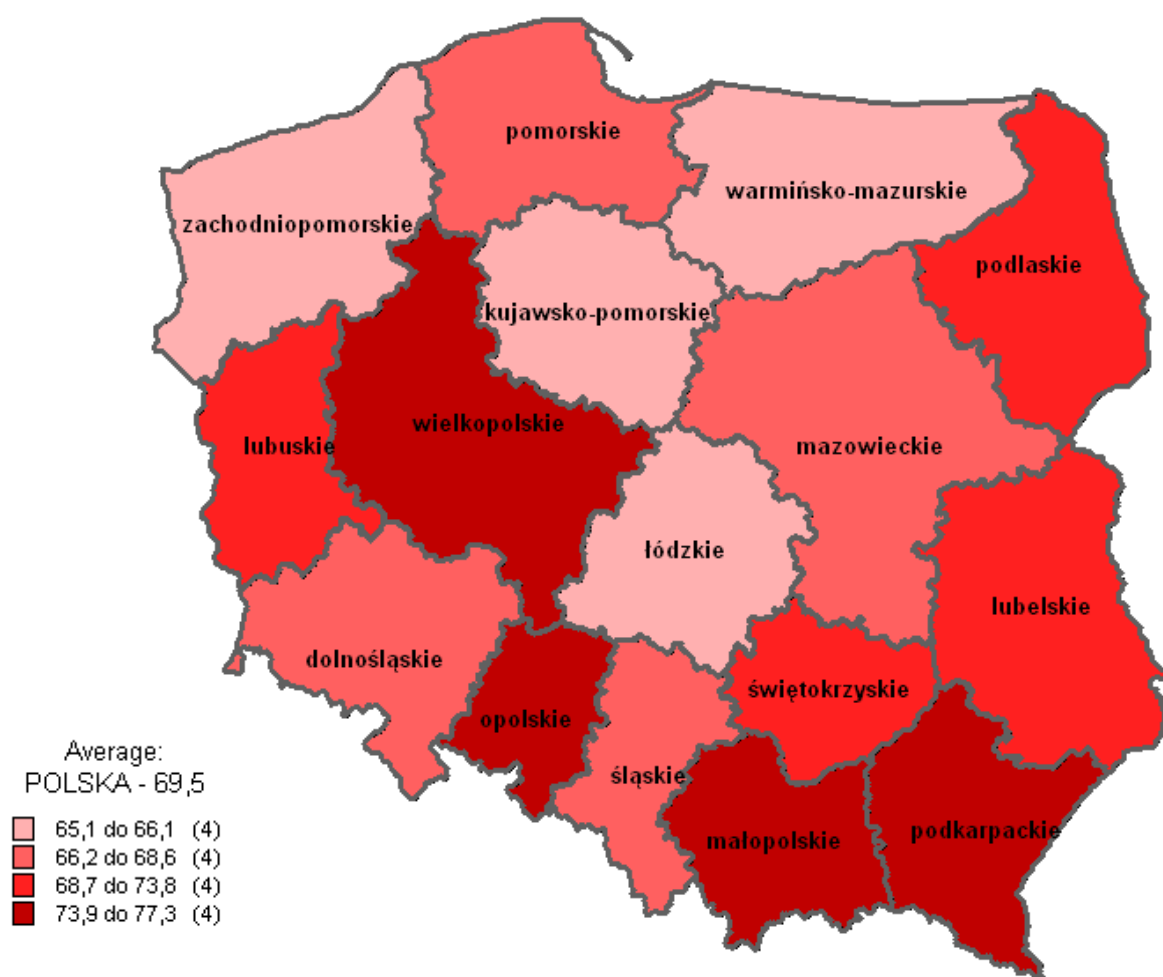


² See Map "The average number of rooms in one dwelling in a spatial distribution in 2006"

The average size of a dwelling in Poland in December 2006 was 69.5 m² and increased by 0.2 m² compared with the previous year. Dwellings in the country (villages) were on average by 23.9 m² bigger than those in the areas of cities (the relevant indicators are: for villages 85.6 m² and for cities 61.7 m²).

In nine voivodships the usable floor area of dwellings did not exceed 70 m². The biggest dwellings were located in the following voivodships³: Podkarpackie (77.3 m²), Opolskie and Wielkopolskie (76.8m²).

**THE AVERAGE USABLE FLOOR SPACE (IN M²) PER ONE DWELLINGS
IN A SPATIAL DISTRIBUTION IN 2006**

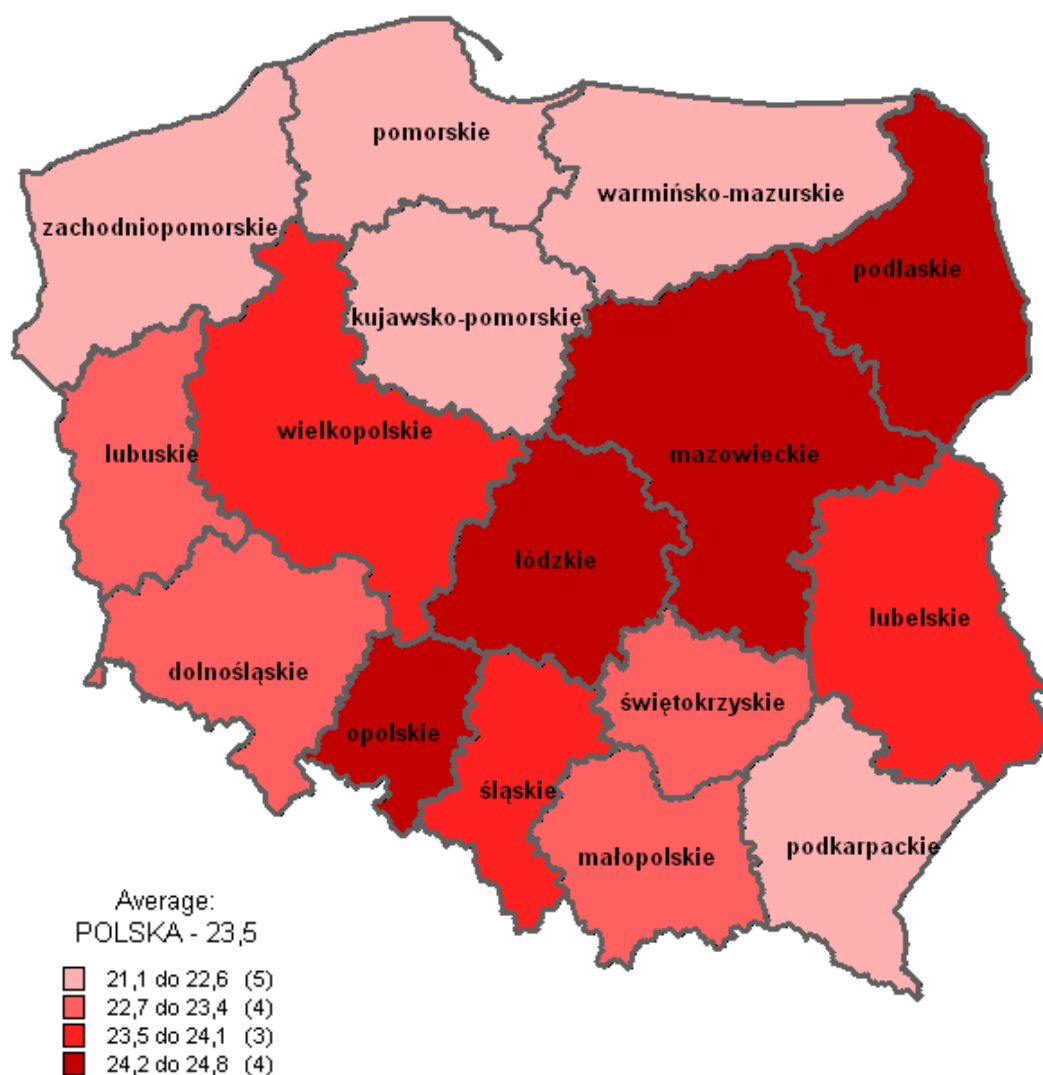


The average usable floor space per 1 person increased compared with the previous year by 0.3 m² and amounted to 23.5 m² (in cities from 22.5 m² to 22.8 m², in the country from 24.3 m² to 24.5 m²). The indicator in the regional arrangement ranged from 21.1 m² in the Warmińsko-Mazurskie to 24.8 m² in the Mazowieckie voivodship.

³ See Map "The average usable floor space (in m²) per 1 dwellings in a spatial distribution in 2006"

⁴ See Map "The average usable floor space (in m²) per 1 person in a spatial distribution in 2006"

**THE AVERAGE USABLE FLOOR SPACE (IN M²) PER ONE PERSON
IN A SPATIAL DISTRIBUTION IN 2006**

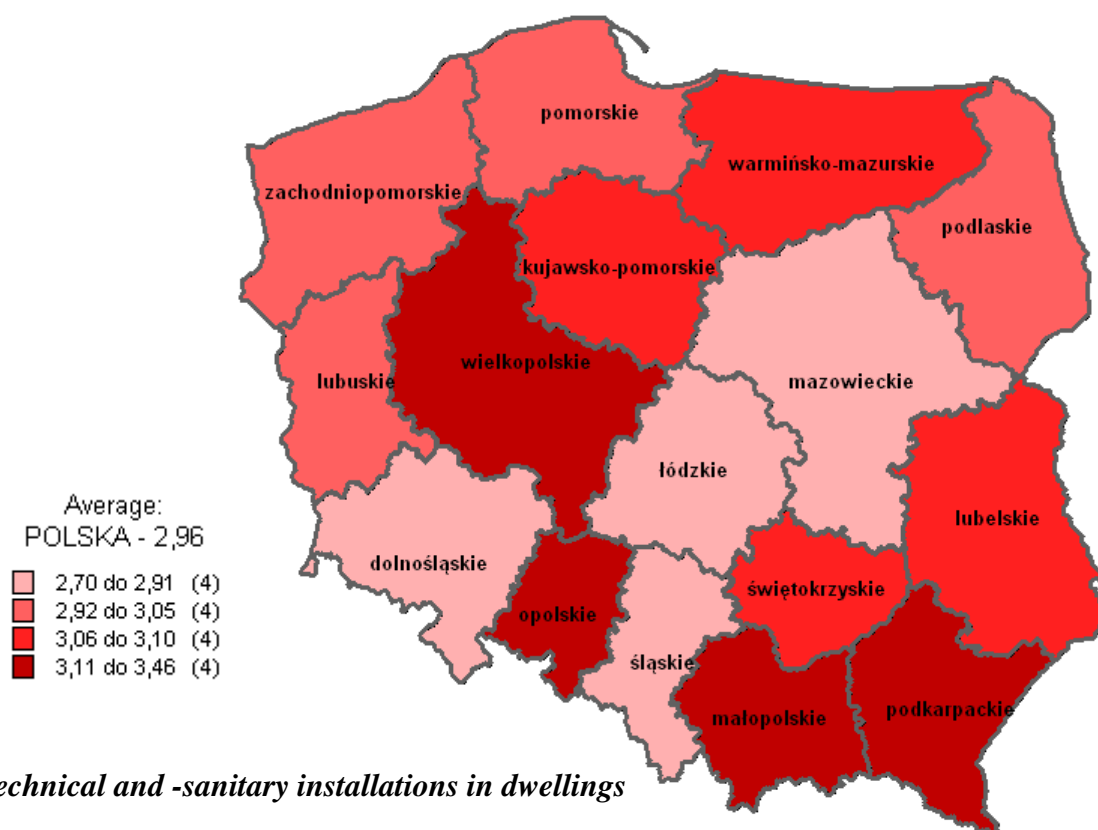


Disproportions between cities and the country concern also the level of dwelling population. Rural dwelling are more populated than city/town dwellings, and thus there were on average 2.70 persons falling to 1 dwelling in cities, and 3.50 in the country.

The most persons in 1 dwelling⁵ occurs in the north-western region – on average c. 3.84 persons in a dwelling and it ranges from 3.94 in the Wielkopolskie voivodship to 3.69 in the Zachodniopomorskie voivodship, whereas the fewest live in the central region – 2.71 (in Łódzkie 2.70, and in Mazowieckie 2.72).

⁵ See Map “The average number of persons per one dwelling in a spatial distribution in 2006”

**THE AVERAGE NUMBER OF PERSONS PER ONE DWELLING
IN A SPATIAL DISTRIBUTION IN 2006**



The basic technical and -sanitary installations in dwellings

Most of the dwellings were equipped with the water supply system (95.1%), in a smaller degree with a flushed toilet, a bathroom and in almost every second dwelling there was network gas. The rural dwellings were significantly worse equipped with the above mentioned facilities than the urban dwellings.

The situation as regards equipping dwellings is presented in the following table:

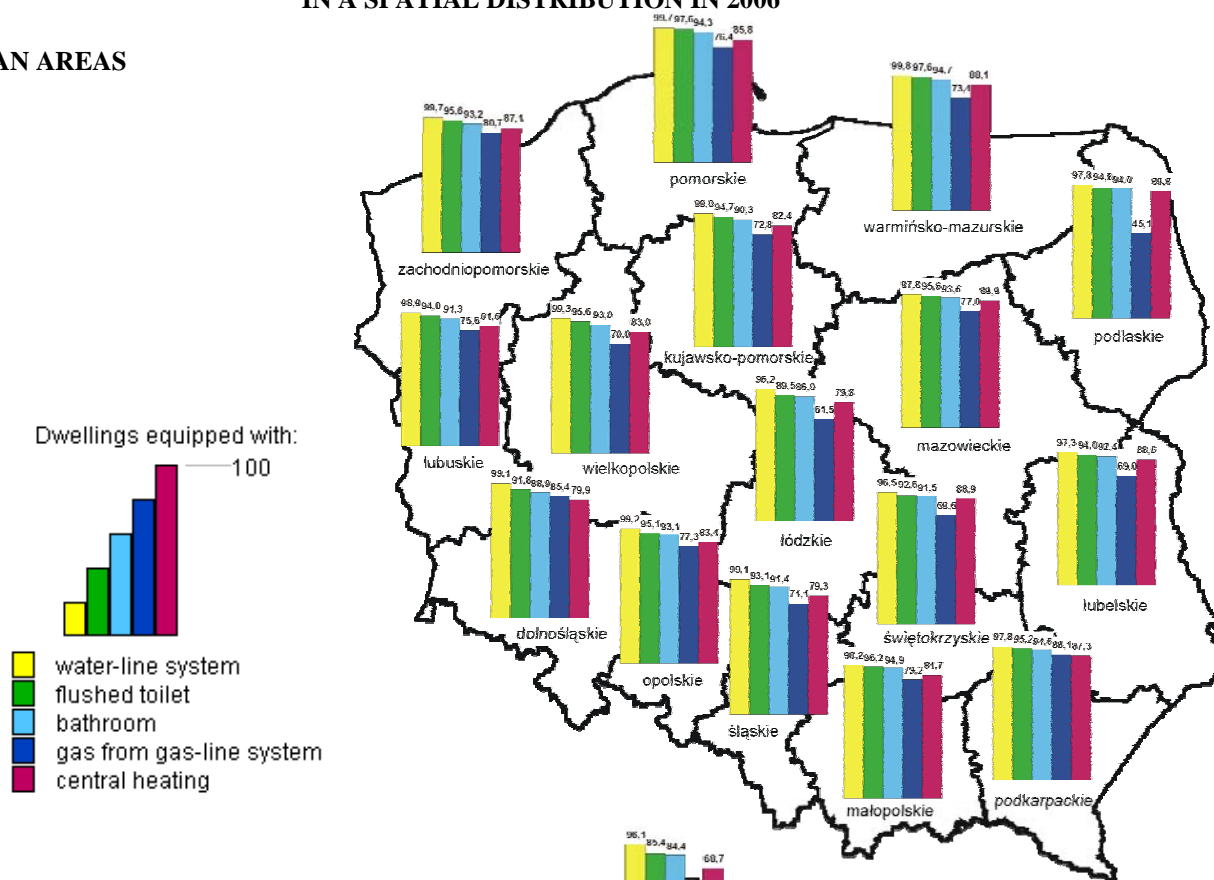
Dwellings fitted with basic installations in 2006

<i>Itemization</i>	Dwellings total	Including equipped with:				
		water-line system	lavatory	bathroom	gas from gas-line system	central heatin
Poland						
number of dwellings in thousand	12 876.7	12 250.1	11 276.9	11 134.1	7 153.9	9 984.3
in % of total dwellings	100.0	95.1	87.6	86.5	55.6	77.5
Urban areas						
number of dwellings in thous and	8 656.0	8 524.0	8 167.0	7 966.9	6 396.6	7 294.6
in % of total dwellings	100.0	98.5	94.4	92.0	73.9	84.3
Rural areas						
number of dwellings in thous and	4 220.7	3 726.1	3 109.9	3 167.2	757.2	2 689.6
in % of total dwellings	100.0	88.3	73.7	75.0	17.9	63.7

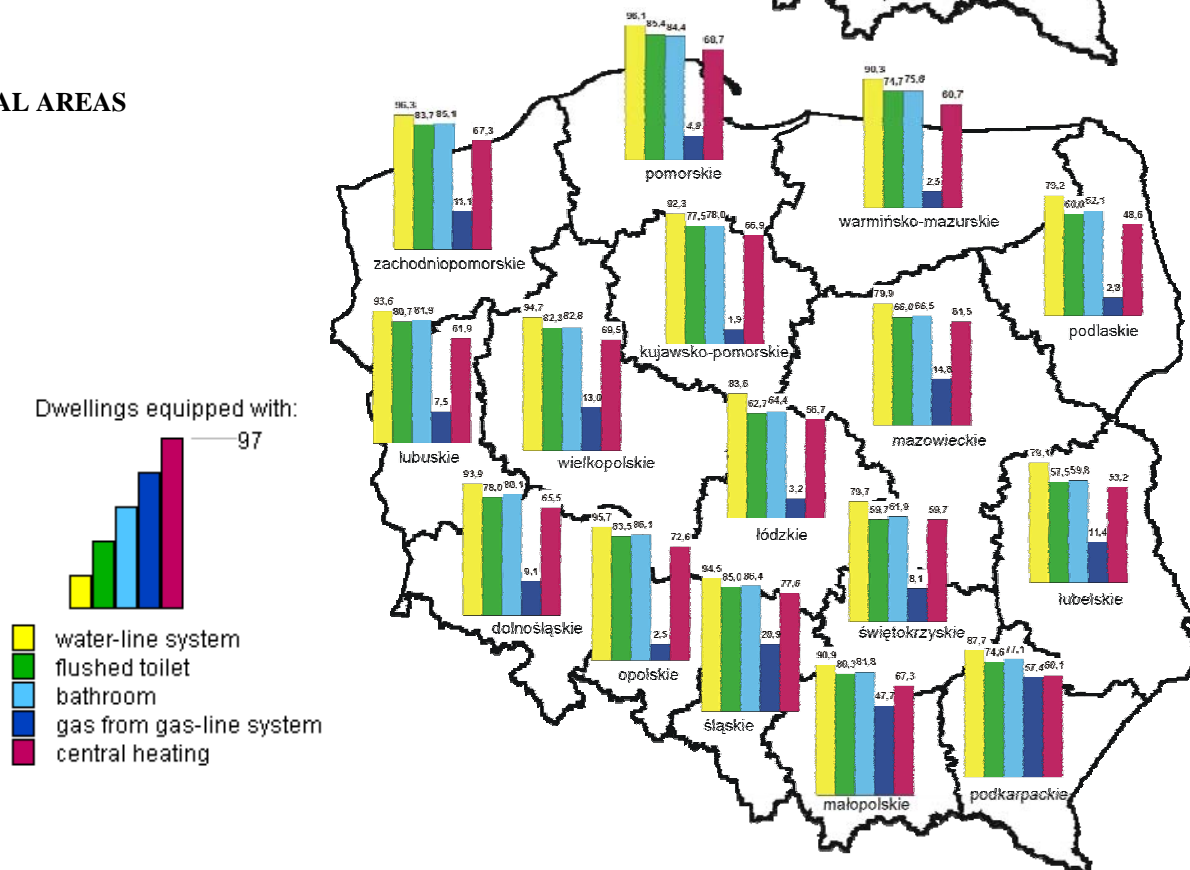
The level of fitting dwellings with particular installations as per location is illustrated with the maps.⁶

STRUCTURE OF PROVISION OF SANITARY AND TECHNICAL INSTALLATIONS IN DWELLINGS IN A SPATIAL DISTRIBUTION IN 2006

IN URBAN AREAS



IN RURAL AREAS



⁶ See Maps: “Structure of provision of sanitary and technical installations in dwellings in spatial distribution in 2006”

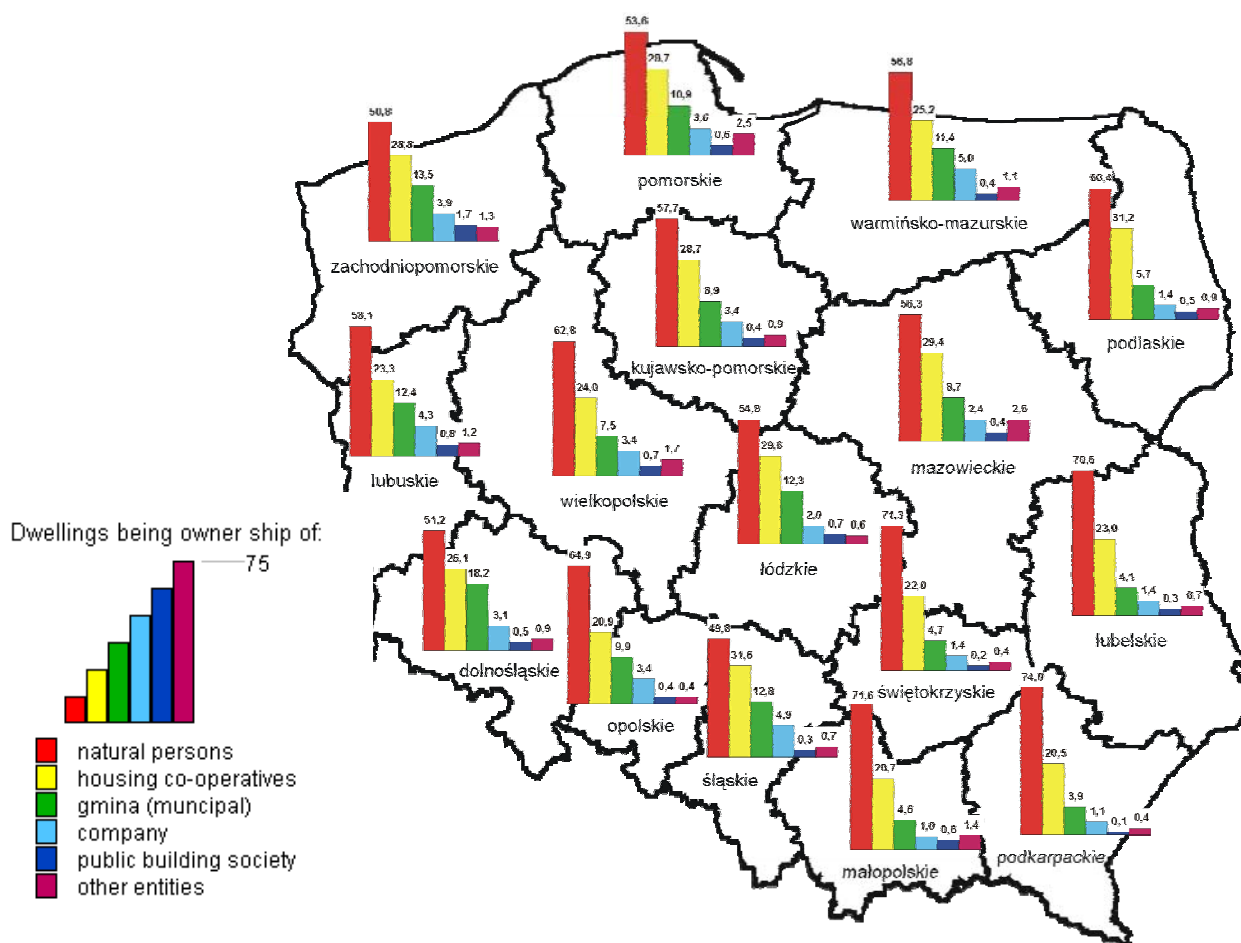
The form of ownership of dwelling stock⁷

In Poland in 2006 there was an increase by c. 46 thous in the number of dwelling being the property of natural persons, in buildings being their property and in multi-dwelling buildings covered with condominium. They disposed of c. 7.5 mn dwellings, which accounts for 59% of the whole of dwelling stock. The average surface area of one dwelling unit was 83.2 m² (with the general average surface area of 69.5 m²).

The second in terms of the number group of stock was made by dwellings of housing co-operatives – 3.4 mn dwellings (c. 26.7% of the whole). In the further places there are dwellings of: gminas – 1.3 mn (9.7%), companies – 373 thous (2.9%), public building societies (tbs) – c. 68 thous (0.5%) and other entities – 164 thous (1.3%).

In cities the dominating form was dwellings being the property of housing co-operatives, as well as natural persons. They encompassed over 81% of all the stock of urban agglomerations, whereas in the country over 93% dwellings were the property of natural persons. The share of the other owners of dwellings in the rural stock ranged from 0.03% in tbs to 2.7% in employing establishments.

DWELLING STOCK BY THE FORM OF OWNERSHIP IN A SPATIAL DISTRIBUTION IN 2006



⁷ See Map: “Dwelling stock by the form of ownership in a spatial distribution in 2006”

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 encompassed areas of southern and eastern Poland, and in particular the Podkarpackie voivodship (c. 74%), the Małopolskie voivodship (72%) and the Świętokrzyskie voivodship (71%).

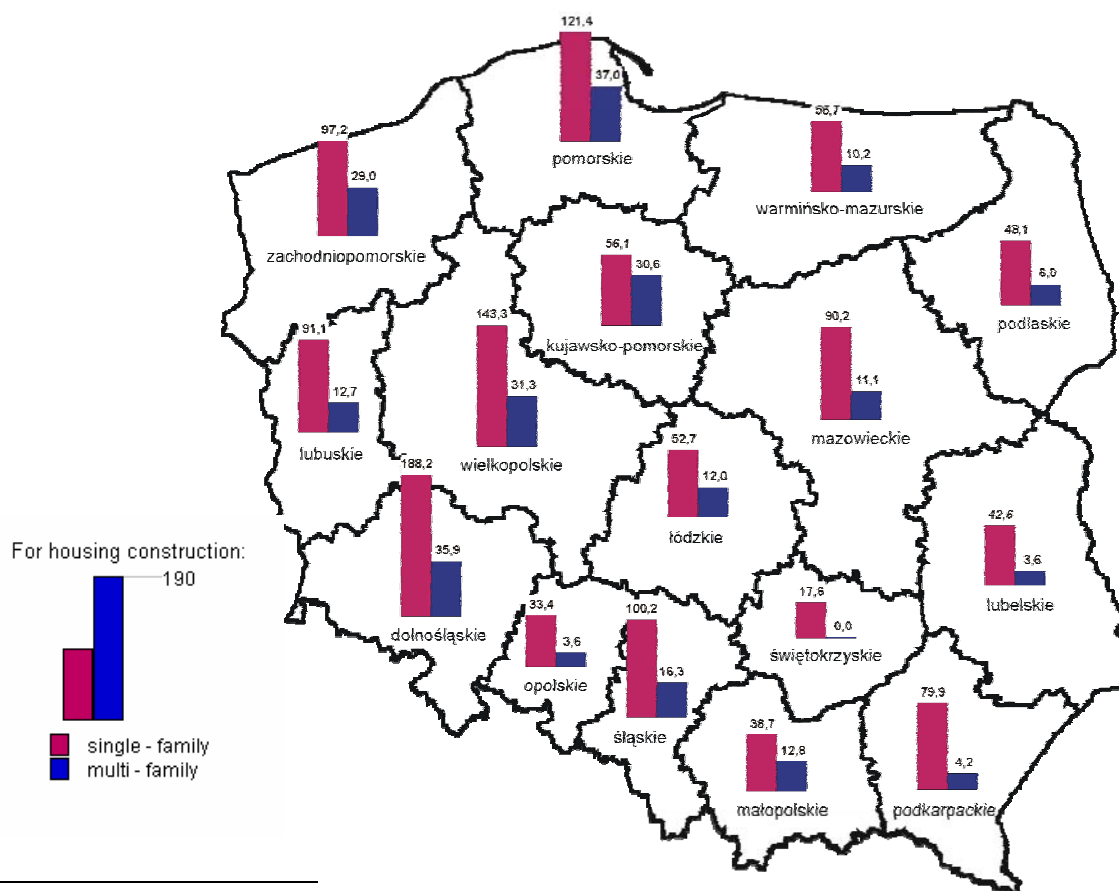
Still the fewest dwellings being the private property were located in the Śląskie voivodship (c. 50%) and the Zachodniopomorskie and Dolnośląskie voivodship (51% in which).

The highest percentage of co-operative dwellings was logged in Śląskie (c. 32%), Podlaskie (31%), Łódzkie (30%) and Mazowieckie (29%), whereas the lowest in Podkarpackie, Małopolskie and Opolskie (21% in which).

The share of gminas dwellings ranged from c. 4% in the Podkarpackie voivodship to 18% in the Dolnośląskie voivodship.

Management of lands for housing building industry^{8,9}

LANDS HANDED OVER TO INVESTORS FOR HOUSING CONSTRUCTION /in ha/ IN A SPATIAL DISTRIBUTION IN 2006



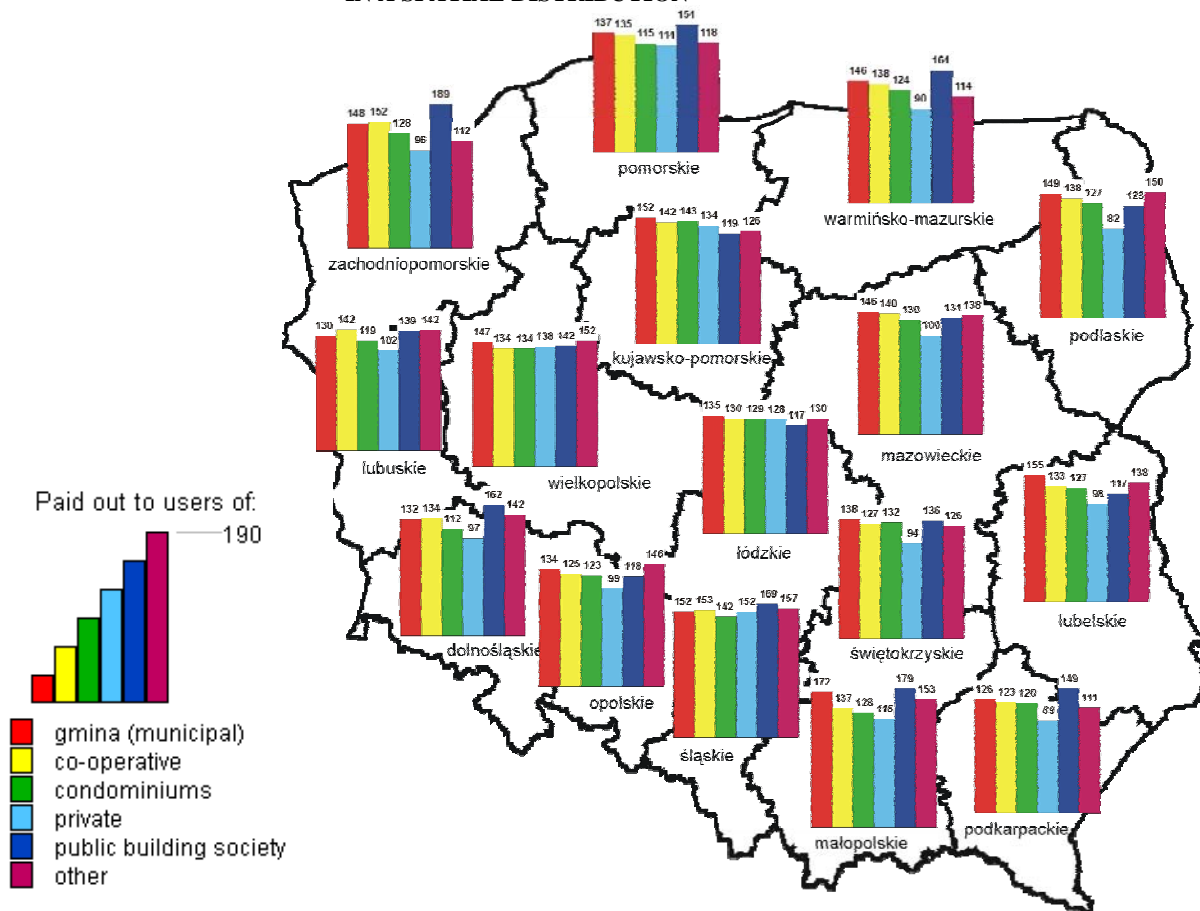
⁸ "Lands management..." and the following topics have been elaborated based on systematic reporting.

⁹ See Map: "Lands handed over to investors for housing construction /in ha/ in a spatial distribution in 2006"

In 2006 gminas handed over to investors c. 1514 ha of lands; in c. 80% they were designated for single-family housing construction. The smaller number of lands was designated for municipal construction (1.5%) and co-operative construction (1.7%).

*Housing allowances*¹⁰

**THE AVERAGE AMOUNT OF HOUSING ALLOWANCES
PAID OUT IN 2006 BY THE FORM OF OWNERSHIP
IN A SPATIAL DISTRIBUTION**



Still the public assistance (welfare, related to the expenses incurred by tenants in respect of the occupied dwelling) was one of the forms of assistance performed by gminas within the scope of funds meant for assistance for families having difficult financial and life-related situation.

In 2006 c. 8.5 mn of housing allowances was paid, which accounts , compared with 2005, a decrease by 8%. The total amount of payments was c. PLN 1.2 bn, i.e. 6% less than in the analogous period of the last year. The average amount of the allowance per 1 dwelling was running around PLN 137.9 and was, compared with the previous year, bigger by PLN 2.8.

Most of the paid allowances were logged for users of cooperatives' units (37.2% of the whole) and gminas' units (36.8%), whereas the least in social building societies (1.3%).

¹⁰ See Map "The average amount of housing allowances paid out in 2006 by the form of ownership in a spatial distribution"

COSTS OF DWELLING STOCK MAINTENANCE

Out of 5.7 mn of dwellings (units) analysed in 2006 82.2% of them was **equipped with central heating**, thereof in 53.2% of them individual heat meters were installed. Most of the units fitted with central heating installations were held by housing co-operatives – 97.3% (compared with the monitored dwellings), housing community -74.3%, social building societies (TBS) – 73.4%, and the fewest – gminas (21%).

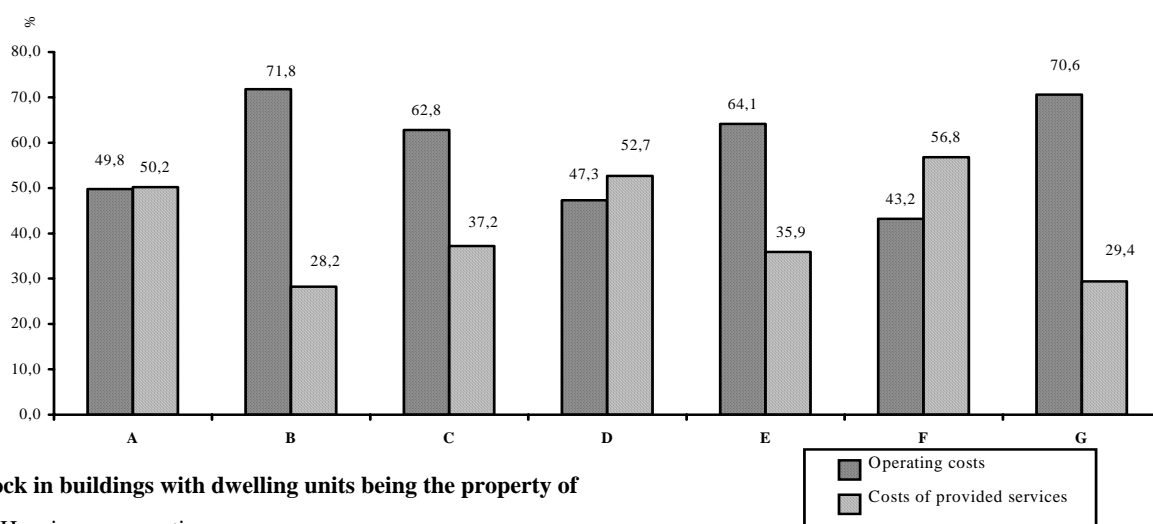
The situation in the number of meters on those dwellings looks as follows:

- TBS have 75.1% of dwellings,
- housing co-operatives – 67.1%,
- other entities – 53.6%,
- gminas – 30.6%,
- housing community – 27.8%,
- companies– 26.9%,
- the State Treasury – 17.0%.

The number of dwellings (units) **with warm water supply** compared with the overall number of analysed dwellings accounted for 50.6% (thereof 93.3% had consumption metering). Most of the units fitted with warm water was the property of TBS – 69.8% and housing cooperatives, and the fewest of gminas – 10.9%.

The share of operating and provided service costs in the overall amount of costs borne by entities is presented in the following chart:

**Structure of costs of dwelling stock maintenance
as per the forms of ownership**



Dwelling stock in buildings with dwelling units being the property of

- A Housing co-operatives
- B Gminas
- C Companies
- D The State Treasury
- E Social building societies (TBS)
- F Housing communitys
- G Other entities

In 2006 in the monitored entities managing/administering the housing stock there were two differences in the level of **operating costs**. It was dependent both on the level of stock standards and the organisational solutions adopted in an entity. Those costs, calculated as per 1 m² of usable floor space of a unit were ranging from PLN 27 (in housing cooperatives) to PLN 58 (in gminas).

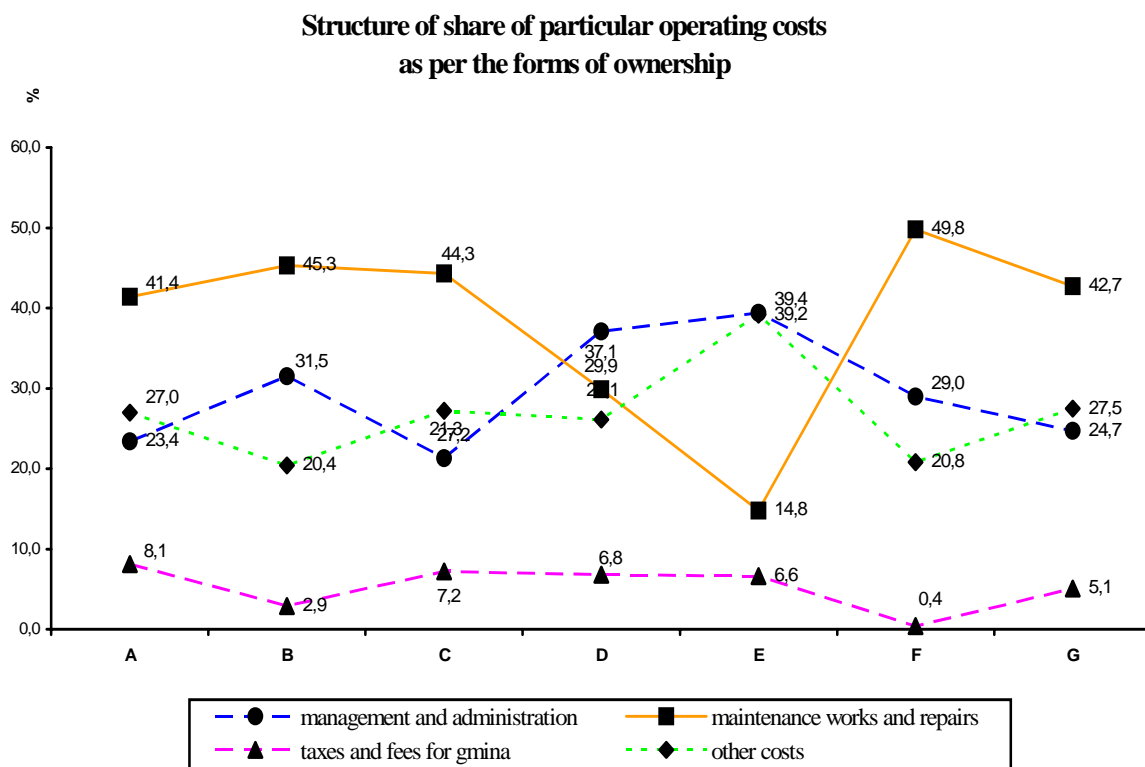
A bit smaller diversification was logged as regards the **costs of the provided services**¹¹, which ranged from PLN 19 (in other entities) to PLN 41 (in housing cooperatives) per 1 m² of usable floor space of a unit.

The average share of costs related to the technical maintenance of buildings and dwellings (service and renovations) in the overall **operating costs** was the highest the highest and it accounted for 43.8%, whereas the expenses related to administration operation accounted for 25.9%, and the remaining costs (i.e. cleaning, charges for community aerals, costs related to the use of common rooms, etc.) – 24.8%, taxes for the gmina and public-law fees – 5.5%.

The amount of operating costs in groups of ownership, looks as follows:

Itemization	Total	Elements of operating costs:			
		management and administration	maintenance works and repairs	taxes and fees for gmina	other costs
		in PLN mn			
Total	10 747.0	2 792.0	4 705.7	588.8	2 660.1
thereof:					
Housing co-operatives	6 393.5	1 496.6	2 648.7	520.3	1 727.8
Gminas	1 313.8	413.4	595.0	37.9	267.5
Companies	151.5	32.3.2	67.0	10.9	41.3
The State Treasury	16.7	6.2	5.0	1.1	4.4
Social building societies	114.4	45.1	16.9	7,6	44.9
Housing community	2 751.3	798.0	1 370.0	10.7	572.6
Other entities	5.8	1.4	2.5	0.3	1.6

¹¹ Jointly with charges for central heating and hot water



Dwelling stock in buildings with dwelling units being the property of

A	Housing co-operatives	B	Gminas
C	Companies	D	The State Treasury
E	Social buildings societies (TBS)	F	Housing community
G	Other entities		

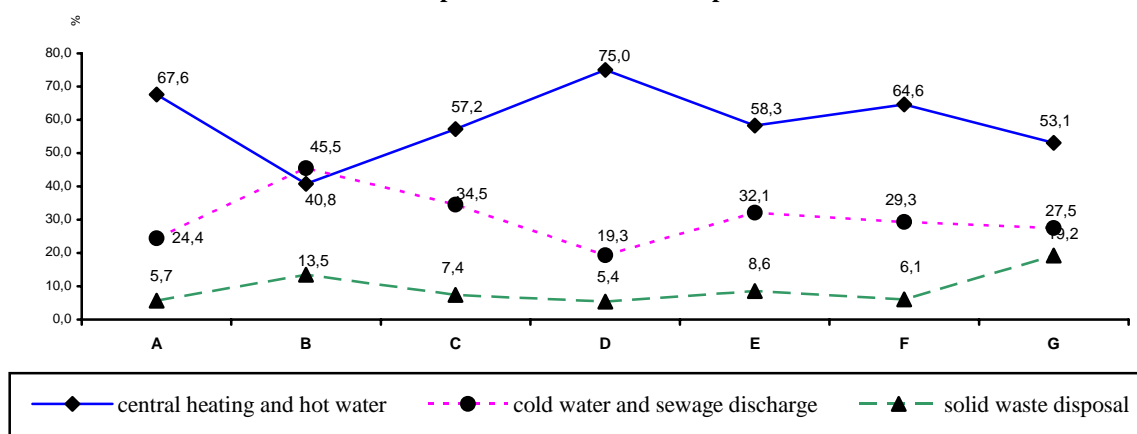
The average share of costs related to fitting dwellings with central heating and warm water installations in the whole **costs of the provided services** was the biggest and accounted for 65.2%, where the lowest – 40.8% in gminas' entities, and the highest – 75% in entities of the State Treasury. The other elements of costs of the provided services were running as follows:

- costs related to consumption of cold water, sewage channelling or liquid waste disposal – 27.2%,
- costs related to solid waste disposal – 6.3%,
- costs of lift maintenance – 1.4% (in some entities that item is a component of costs related to maintenance and renovations, e.g. it refers to housing community).

Amount of costs of provided services in the analysed groups of ownership looks as follows:

Itemization	Total	Elements of costs of the provided services			
		central heating and hot water	cold water and sewage discharge	solid waste disposal	lift maintenance
	in PLN mn				
Total	10 744,3	7 000,5	2 922,1	671,8	149,7
thereof:					
Housing co-operatives	6 432,6	4 343,6	1 572,3	366,7	147,3
Gminas	514,8	210,0	234,2	69,7	1,0
Companies	89,6	51,3	30,9	6,7	0,7
The State Treasury	18,6	14,0	3,6	1,0	0,006
Social building societies (TBS)	63,9	37,2	20,5	5,5	0,7
Housing community	3 623,3	2 340,4	1 060,0	221,8	.
Other entities	2,4	1,3	0,7	0,5	.

Structure of share of particular costs of provided services
as per the forms of ownership



Dwelling stock in buildings with dwelling units being the property of

- | | | | |
|---|----------------------------------|---|--------------------|
| A | Housing co-operatives | B | Gminas |
| C | Companies | D | The State Treasury |
| E | Social buildings societies (TBS) | F | Housing community |
| G | Other entities | | |

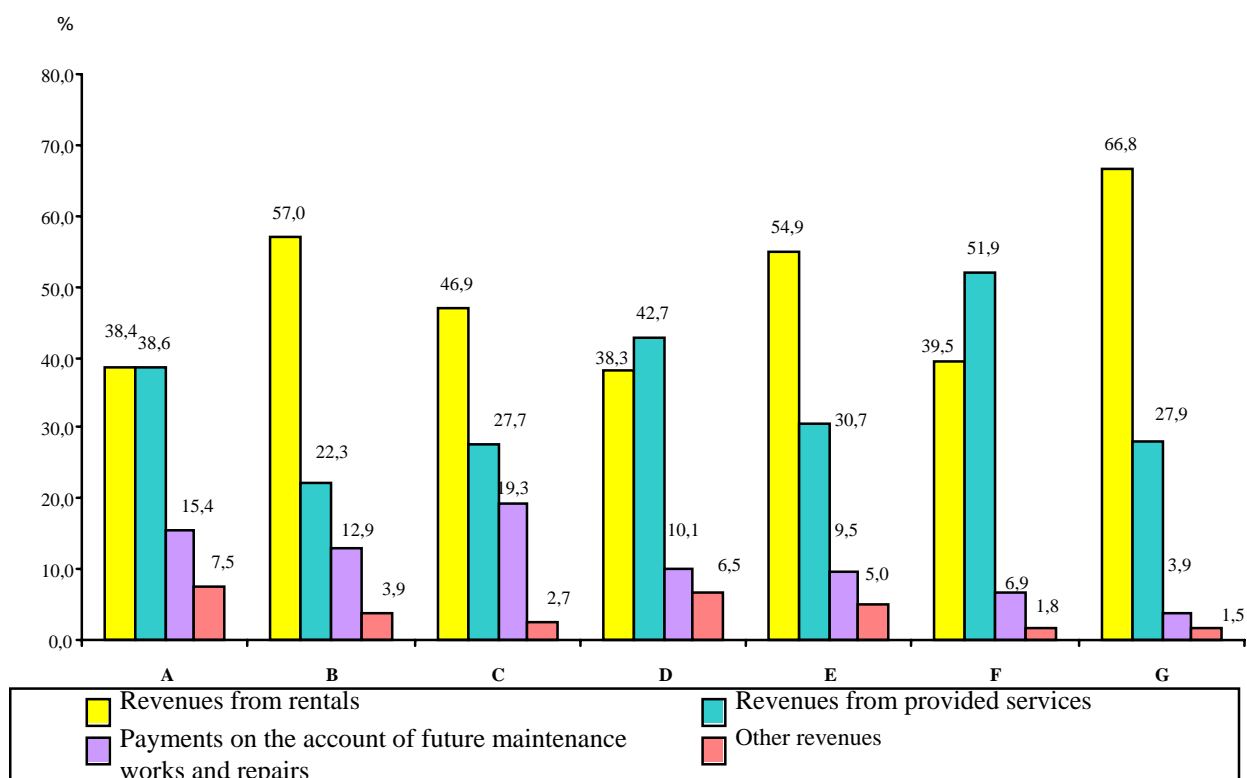
In 2006 the operating-related costs were similar to the costs borne for service provision.

The level of expenses for maintenance of dwelling stock was contingent upon the **amount of revenues**, mainly from rentals¹², benefits for the occupied units, payments on the account of future renovations and maintenance works and in 2006 it accounted for 94% of all the revenues. Takings from other sources, e.g. advertisements, making rooms available for parties/events, bank account interest, etc. – accounted for 5.6%, and subsidies – 0.4%.

¹² for housing co-operatives – operating fees, for housing community – advance payments of owners for management costs

The analysed revenues are amounts (receivables) which should be paid in the funds of dwelling stock managers/administrators, so the revenues (receivable) in respect of rentals and provided services are equivalent to costs calculated by reporting entities for maintenance/use and services. The share of individual sources of revenues for maintenance of dwelling stock in particular groups of entities is illustrated by the chart.

**Structure of revenues for maintenance of dwelling stock
as per forms of ownership**



Dwelling stock in buildings with dwelling units being the property of

- A Housing co-operatives
- B Gminas
- C Companies
- D The State Treasury
- E Social building societies (TBS)
- F Housing community
- G Other entities

In 2006 the revenues in respect of managing dwelling stock were by c. 23% higher than the costs of maintaining the stock.

The average rental rates in December 2006 ranged from PLN 1.72 per 1 m² of usable floor space of a dwelling (in housing community) to PLN 6.97 (in TBS). It means that the rental for a dwelling of usable floor space equal to 53 m² was running around PLN 91 (in buildings of the State Treasury), whereas in buildings of TBS – PLN 369.

Note:

Due to approximations, in some cases aggregates of components may be different from the “total” amounts provided.