

CENTRAL STATISTICAL OFFICE

**HOUSING
ECONOMY
IN 2009**

Warsaw October 2010 r.

OBJAŚNIENIA ZNAKÓW UMOWNYCH
SYMBOLS

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

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CIS - Zakład w Łodzi

CIS – Establishment in Łódź

PREFACE

We would like to present you with the annual publication on the housing economy, which aims at providing information on the territorial diversification of dwelling stock of country in 2009.

The presented information refers to the total dwelling stock and the basic indicators of the housing conditions of population. The above data have been compiled on the basis of the balance of dwelling stocks for 2009 as well as the results of the National Population and Housing Census conducted in 2002.

Detailed characteristics of dwelling stocks adopted for the purposes of monitoring the forms of ownership (i.e. housing cooperatives, gminas, companies, the State Treasury, housing condominiums, public building societies and other entities) was produced regarding, inter alia, the number of occupied and unoccupied dwellings, their usable floor areas, privatization processes, renovations, overdue payments for dwellings, evictions, and repayments of housing debts in housing cooperatives. All these information were compiled on the basis of data obtained from the regular statistical reporting.

The subject matter was presented with the breakdown into voivodships. Access to information with the more detailed territorial breakdowns, may be obtained through the Regional Data Bank of the CSO.

This elaboration consists of 3 parts: a methodological comments including description of data sources, concepts and definitions, 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 applied in the next edition of publication if it is possible.

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METHODOLOGICAL COMMENTS

The *Part A* of this publication describes the housing situation, i.e. dwelling stock and certain information on dwelling conditions, based on the secondary statistical study, regarded as the Balance of Dwelling Stocks for 2009 (as of 31 December).

The annual balances of dwelling stocks 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. 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 2009 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 concern 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.

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.

The Part B of the publication (presented every two years) refers to the *characteristics of dwelling stocks*. This data is derived from the regular reports (M-01 and SG-01, part 3), and has been presented with reference to the organisational units having dwelling stocks in possession. In 2009 statistical obligation was realized by about 86% of studied units. The total number of studied dwellings amounts 5 929 thousands.

The units and entities to be covered in this survey include legal persons, organisational units without legal entity, and natural persons whose core activity includes supervision or management of dwelling stocks located in the buildings owned by:

- ◆ housing co-operatives,
- ◆ gminas,
- ◆ companies,
- ◆ the State Treasury,
- ◆ social building societies (TBS),
- ◆ housing condominiums,
- ◆ other entities.

The objective scope of the survey (among others) covers information on: the number of occupied and unoccupied dwellings, material effects of renovations carried out (such as renovations of existing installations/construction elements, as well as connections to new systems, which is connected with improving dwelling standards), the number of privatized dwellings, overdue rent payments and mortgage payments in resources of housing co-operatives, introduced eviction proceedings from dwellings and the number of social dwellings (relates only to gminas).

Drawing the sample of condominiums for the 2009

The survey on housing condominiums was in 2009 conducted according to the stratified sampling scheme, taking powiats as the strata (constituting, at the same time, the sub-populations for which the results were generalised). The sampling frame consisted of 131 425 units, selected according to the relevant assumptions from the Statistical Units Database. The sample had to account for approx. 32% of the frame. The sample was allocated in such a way so as to facilitate results generalisation at the Powiat level, adopting the algorithm of allocation by constant precision, established by B. Lednicki, J. Wesołowski (*Sample Allocation between Sub-populations, Statistical Information No. 9, 1994*). This algorithm allows for obtaining a uniform level of generalisation precision of the global value of a given feature in the population subclasses, defined by the survey

needs. Data from the previous edition of the survey were employed for the algorithm calculation, which serves as the basis for estimation of variability coefficients with reference to the “number of dwellings” in sub-populations (Powiats).

Sampling was conducted in the strata (in Powiats) on the basis of the obtained allocation, in accordance with the simple sampling scheme. The obtained sample consisted of 47 968 units.

The algorithm for generalization of survey results of condominiums M-01 for 2009

In order to generalise the survey results, it proved necessary to adjust the initial weights, resulting from the sampling scheme applied. The adjustment had to take into account non-response and information about the reasons for the failure to obtaining the data from some of the surveyed units. Out of the total number of surveyed units, amounting to 41 760, only 37 619 units submitted their reports.

Sampling weights are established in each strata, calculated in the survey as the ratio of the frame quantity to the sample quantity, i.e. N_h / n_h .

The final weight is equal to the sampling weight adjusted in each strata with the relevant multiplier, considering information on sample calculation (RA symbol) in a given strata. The adjustment multipliers in powiats were established on the basis of the following formula

$$wk = \frac{n_{1h} + n_{2h} + n_{3h} \frac{n_{1h} + n_{2h}}{n_h - n_{3h}}}{n_{1h}},$$

where:

n_h - quantity of the sample drawn in a given stratum,

n_{1h} - quantity of the sample examined in the stratum (RA = 01),

n_{2h} - number of units refusing to complete the questionnaire (RA = 08),

n_{3h} - number of units in the stratum with which no contact was made (RA = 09).

The adjustment multiplier corresponds to the estimation of the ratio of the number of units designated to be surveyed to the number of the actually surveyed units in a given strata, given that the group of the units, belonging to the population in focus, covers all instances of refusal and, proportionally, certain part of instances of failure to make contact.

The final weight is equal to the sample weight multiplied by the relevant adjustment multiplier, namely:

$$\text{WEIGHT} = \frac{N_h}{n_h} * wk$$

The generalisation of global values of a given feature in a given class (i.e. in accordance with the resultant cell definition in the table) consists in multiplying the FEATURE value of the

feature by the WEIGHT multiplier corresponding thereto (attributed to each data record) and aggregating this value, following all the records of a given class. If the determination of an average value of a given feature in a given class was deemed necessary, the weighted sum was finally divided by the sum of values of the weights used. Whenever the resultant tables required the calculation of the product parameters, such calculation consisted of establishing the relevant weighted sums of both the numerator and the denominator, and then dividing both values.

TERMS AND DEFINITIONS

Dwelling Stock

By the term *dwelling stock* we understand both occupied and unoccupied dwellings located in residential and non-residential buildings.

Collective accommodation facilities (i.e. workers' hostels, dormitories, boarding houses, or social welfare houses), except for dwellings located therein, provisional facilities and movable objects (i.e. portable huts, railway cars, barges and ships), are not included in the dwelling stock.

Dwellings

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

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

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 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 the entity that is the owner of a dwelling

In this publication, dwellings have been classified according to the following forms of ownership:

- *gminas (municipal dwellings)* – dwellings owned by gminas or powiats (local self-government communities), owned by gminas but located in buildings constituting a shared real property e.j. dwellings which serve meeting the needs of all inhabitants of A gmina, as well as dwellings handed over to gminas, but remaining at the disposal of public use units, such as: health care institutions, social welfare centres, educational system entities, culture institutions, serving mainly the housing needs to employees of these entities;
- *housing co-operatives* – privately-owned dwellings (occupied by virtue of the housing co-operative ownership dwelling entitlement) or tenancy dwellings (occupied by virtue of tenancy), located in buildings constituting the property or the joint property of housing cooperatives, excluding dwellings for which, on the grounds of the Act of December 15, 2000 (Dz. U. 2003, No 119, item 1116) a separate ownership title was established, for the benefit of one or more natural persons;
- *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.;
- *companies* – dwellings which are the property of public enterprises, including State Forests and state organizational entities e.g. public scientific and research institutes, public higher education institutes (excluding catholic universities) art institutes, Agriculture Circle Companies: municipal enterprises, excluding housing enterprises-; private enterprises and other private organizational entities;
- *public building societies (TBS)* - dwellings in buildings being the property of legal entities having in their names "public building society" or the Polish abbreviation "TBS",

irrespective of participation in costs of constructing the building by another entity (a gmina, a housing co-operative, a company) in return for receiving the dwellings (on rental terms) for third parties indicated by such an entity;

- *housing communities* – this term refers to a multi-dwelling building (or several buildings), in which part of or all units represent separate ownerships of natural persons, confirmed by a relevant entry in the land and mortgage register. A given housing community comprises all owners of the premises (both residential and commercial);
- *other entities* – dwellings constituting the property of institutions which erect buildings for profit – designated for sale (but not sold to any natural persons yet), or for rental; dwellings owned by associations, foundations, political parties, trade unions, professional and economic self-governments; the Roman-Catholic Church and other churches and religious associations, catholic universities and church institutes, 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.

Usable floor space of dwellings

The usable floor space of a dwelling should be understood as the total area of all rooms within the dwelling, especially the area of living room, kitchen (with or without a window), pantry, entrance hall, alcove, bathroom, toilets, encased veranda or porch, dressing room and other rooms, fulfilling the housing and economic needs of the residents, regardless of their purpose and way of usage.

The area of the hallway is not usually calculated as usable floor space unless:

- it connects the residential part of the building to its storage or economic part,
- there is more than one dwelling in the building and the hallway is used by all residents as a common 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.

Social dwellings

Such dwellings are normally only found in the gmina resources. These are usually dwellings with a decreased usability value, resulting from inferior technical equipment; the space of rooms of such a dwelling for a household dweller or the renter may not be smaller than 5 sq. m., and in case of single person household must be at least 10 sq. m. They are dwellings rented out by a municipality on the basis of a social dwelling lease contract signed in accordance with the Act of 21 June 2001 on occupancy rights, municipal dwelling stock, and the Civil Code amendment (Journal of laws, 2005, No. 31 item 226 with the amendments). Social dwellings are occupied on the basis of relevant tenancy agreements. They are designated for families suffering from poverty.

Technical and sanitary installations in dwellings

This category refers to dwellings with at least one of the following sanitary and technical appliances: supply of piped water, a flushable 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 the premises. ‘supply of piped water’ is understood as a system (including the recipient installations in the dwelling), which supplies water from the waterworks (by means of active connections) from the street pipeline to local systems (own water intake);
- ◆ a flushable toilet – if there is a sanitary system within their premises, connected to the water supply system, and channelling waste water to the sewage system, or to the local appliances (septic tanks);
- ◆ a bathroom (bathing device, shower with water outflow) – this should be understood as a room, with a bathtub or a shower (or both of them), as well as a system channelling waste water to the sewage system, or to the local appliances (septic tanks);
- ◆ gas supply from the gas pipeline - if there is a system within the premises which (along with recipient installations in the dwelling) supplies gas to active connections;
- ◆ central heating – if there is a system within the premises which supplies heat from a central heating source, i.e. heat and power stations, thermal power station, local boiler house within the premises of the housing estate, central heating furnace installed in own boiler house or in any other room. Electric floor heating is also regarded as central heating.

Renovation of residential dwellings

Information on the renovation of residential dwellings was compiled for the stocks owned by housing cooperatives, gminas, employment establishments, natural persons in the housing community buildings, and by other entities. Renovations completed in the reporting year are covered by the data.

The tangible results of the works carried out are illustrated by the number of dwellings in the buildings in which either major overhauls or other renovation works were conducted. The number of dwellings covers all dwellings in renovated buildings, and also indirectly reflects the size of such buildings, as well as the number of dwellings connected to sanitary and technical systems (supply of piped water, waste water system, central heating, hot water, gas supply from the gas pipeline, and collective TV aerials), located in such buildings which did not previously have such connections.

The term **major overhaul** of a building covers renovation work aiming at restoring buildings (dwellings) to their original or almost original technical and utility value. The renovation work performed is classified as a major overhaul on the basis of the criterion of quantity (at least 60%) of all basic construction elements and installations subject to major repairs or replacements. Major repairs mean a thorough overhaul covering at least 50% of the physical state of individual elements or systems.

Redecorational works - a thorough redecoration consisting in carrying out and finishing the redecoration (change) of basic construction elements or installations in the building (dwelling). Basic construction elements include: load-bearing walls, roof structure and roof work, outer and inner plasters, ceilings, window and door frames, woodwork, floors and heating furnaces.

Overdue payments for dwellings and housing loan repayment

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 31st 2009.

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

Eviction proceedings against dwelling users

Information on the eviction proceedings against dwelling users indicated in our publication refers to the users of cooperative dwellings, gmina dwellings, company dwellings, dwellings of natural persons in housing cooperative buildings, and dwellings of other entities. This information indicates:

- ◆ number of individual eviction proceedings pending in court as of 31st December 2009
- ◆ number of individual eviction proceedings terminated by way of a court ruling in 2009
- ◆ number of evictions from dwellings enforced in 2009

Proceedings instituted as a result of failure to pay charges for occupied dwellings have been separated out from the general information on eviction proceedings.

Housing allowances

Housing allowance is a common and temporary form of financial aid, stipulated in the provision of the Act of 2 July 1994 on Dwelling Rent and Housing Allowances (Journal of Laws of 1998 No. 120, item 787, with subsequent amendments).

Characteristic features of housing allowance are: (1) it is *obligatory*, granted at the request of the person entitled to benefit, that is the person who fulfils every statutory requirement related to this benefit, and (2) it is *common* (i.e. the right to this benefit is vested with the entitled person, irrespective of the type of title to a dwelling, subject to exclusions set forth in the aforementioned Act), and (3) it is *temporary*, i.e. granted for a period of 6 months with an option of renewal in the event of further fulfilment of the statutory requirements.

The amount of housing allowance is the difference between the housing expenses incurred by the standard usable floor space of an occupied dwelling unit and that part of the expenses incurred by the person to whom the benefit is granted. In calculating the amount of the allowance, the following expenses (incurred by the household) are taken into consideration: expenses related to rent, maintenance costs, and charges for heat energy, water and liquid waste collection.

Since 2004, payment of housing allowances has been— pursuant to Article 10 (1) of the Act of 21 June 2001 on Housing Allowances (Journal of Laws No. 71, item 734, as amended) —at the gmina's own discretion.

Pursuant to the Act of 13 November 2003 (Journal of Laws No. 203, item 1966, Art. 6) on the Revenues of Territorial Self-Government Entities, the amount of the housing allowance must not exceed 70% of the actual expenses incurred by a dwelling unit. Through the appropriate resolution, the gmina council may increase or decrease the value of the percentage indicators, but by no more than 20%. It means that the maximum amount of the paid allowance may fall within the range 50% to 90% of the housing expenses incurred.

The information presented herein refers only to housing allowances actually paid out in 2009 regardless of the date of the decision for granting thereof.

PART A

DWELLING STOCKS IN 2009

The dwelling stock of the country as of the end of December 2009 amounted to **13.3 million dwellings**, which consisted of **49,3 million rooms with a usable floor space of 938,5 million m²**. In 2009, as a result of changes in the administrative division of the country, 5,5 thousand dwellings were re-classified from the rural to urban stocks .

As compared to the previous year, in 2009 there were 152,1 thousand more dwellings (by 1,2% more), 15063,3 thousand m² (by 1,6%) more usable floor space and 619,5 thousand (by 1,3%) more rooms. The dynamics of increase in the number of dwellings was remained at the same level in cities and in rural areas. The number of dwellings in urban areas increased by 1,3% (which accounts an increase of 112,5 thousand), while in the rural areas there were 39,7 thousand more dwellings, i.e. by 0.9%.

The increase in the number of dwellings was, among other things, the consequence of building industry investments, extension and conversion of existing buildings, and changes in the purpose of non-residential space.

Out of the total number of dwellings within the dwelling stock, more than 67% were located within urban areas. The five biggest cities, i.e. Warsaw, Łódź, Kraków, Wrocław and Poznań, whose populations account for approx. 18.9% of the total urban population, accounted for 22,1% of total dwellings within the urban dwelling stock. (which was 0.2percentage point more than in the previous year)

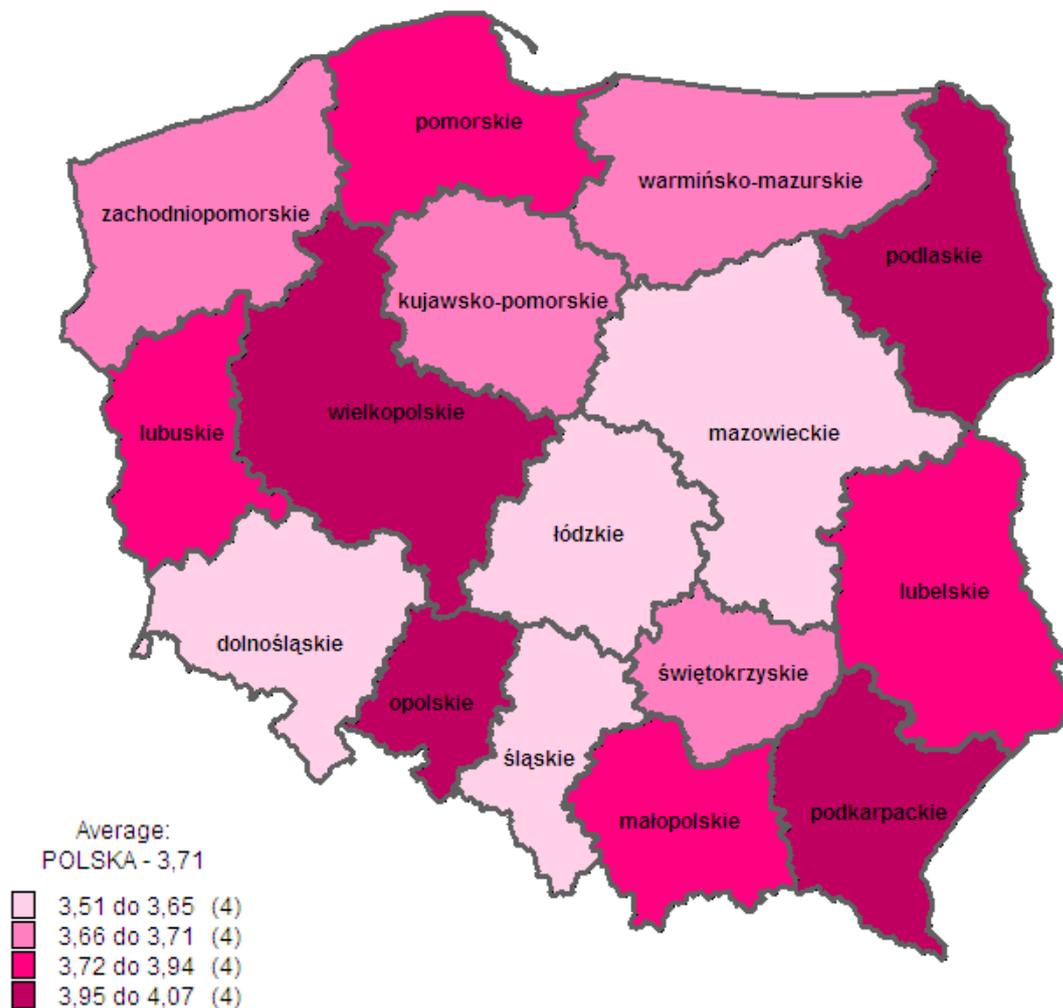
The dominant voivodship in the housing construction industry development was Mazowieckie Voivodship (an increase of 1.9% compared to 2008, which is about 24% of total increase of dwelling stocks). By contrast, the lowest growth in the number of dwellings was recorded in the Świętokrzyskie (by 0.4%) and Opolskie Voivodships (by 0,5%).

In 2009 the housing conditions in Poland improved slightly comparing to the previous years. This situation is reflected in the value of basic indicators illustrating: the average number of rooms in a dwelling, the number of persons per dwelling and per room, and the usable floor space of a dwelling.

The average number of rooms per dwelling amounted to 3.71, amounting in the cities to 3.50, and in villages to 4.14.

The lowest value of this indicator were observed in Voivodships: Mazowieckie 3,52 and Łódzkie 3,51, but the highest in podlaskie 3,95, Wielkopolskie 3,96, Podkarpackie 3,98 and Opolskie Voivodship 4,07.

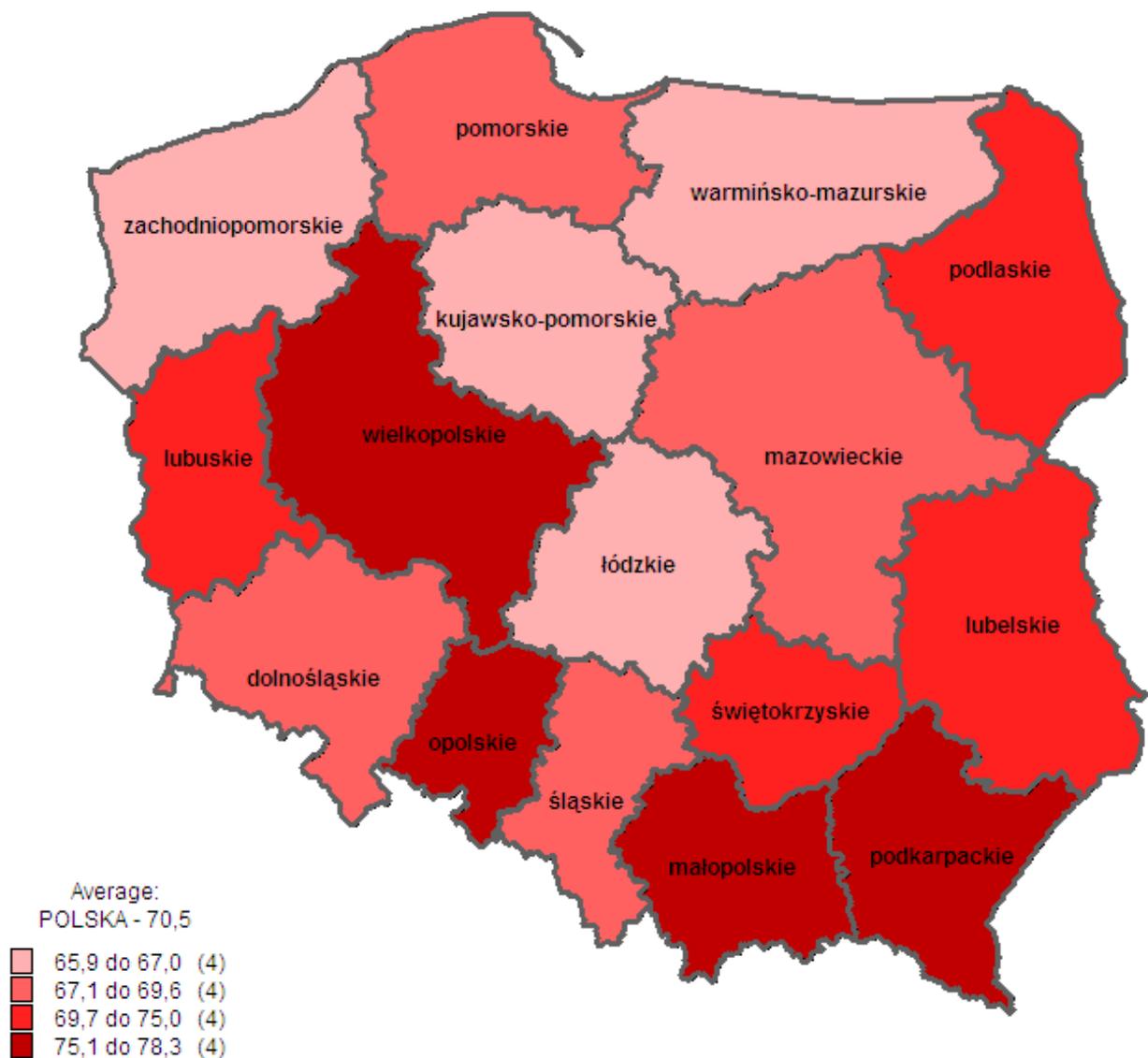
**THE AVERAGE NUMBER OF ROOMS PER DWELLING
BY VOIVODSHIP IN 2009**



In December 2009 the average size of a dwelling in Poland was 70,5 m², an increase by 0.3 m², compared to the previous year. Dwellings in rural areas were on average 24.7 m² larger than those in urban areas (the relevant indicators were 87,2 m² for rural areas and 62,5 m² for urban areas).

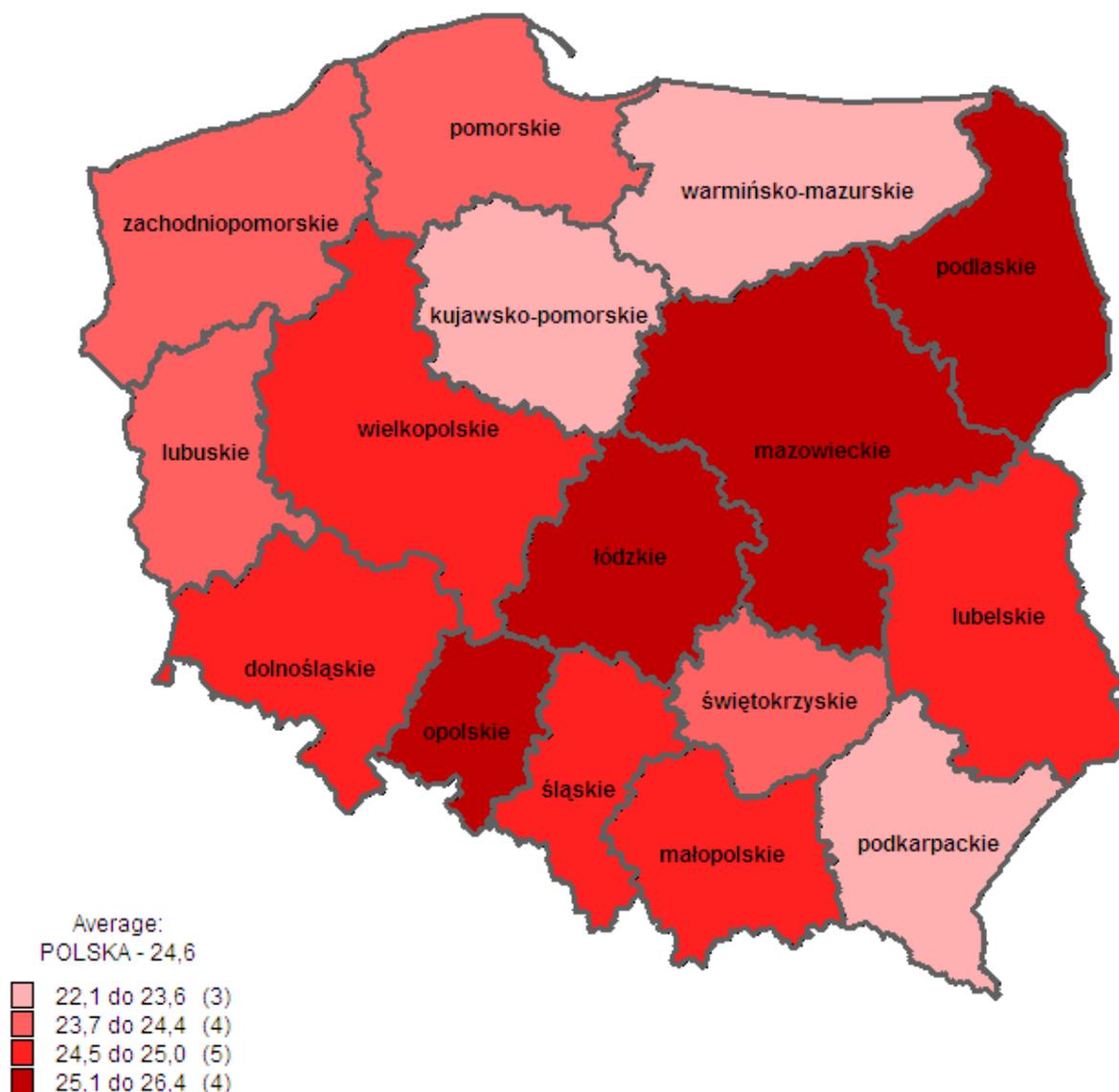
In nine voivodships the average usable floor area of dwellings did not exceed 70 m². The largest dwellings were located in the following voivodships: Podkarpackie (78,3 m²), Wielkopolskie (77,9 m²) and Opolskie (77,5 m²).

THE AVERAGE USABLE FLOOR SPACE (IN M²) PER DWELLING BY VOIVODSHIP IN 2009



The average usable floor space per person increased by 0,4 m²—as compared to the previous year, and amounted to 24,6 m² (in urban areas from 23,6 m² to 24,0 m², in rural areas from 25,1 m² to 25,4 m²). Across the regions this indicator ranged from 22,1 m² in the Warmińsko- Mazurskie Voivodship to 26,4 m² in the Mazowieckie Voivodship.

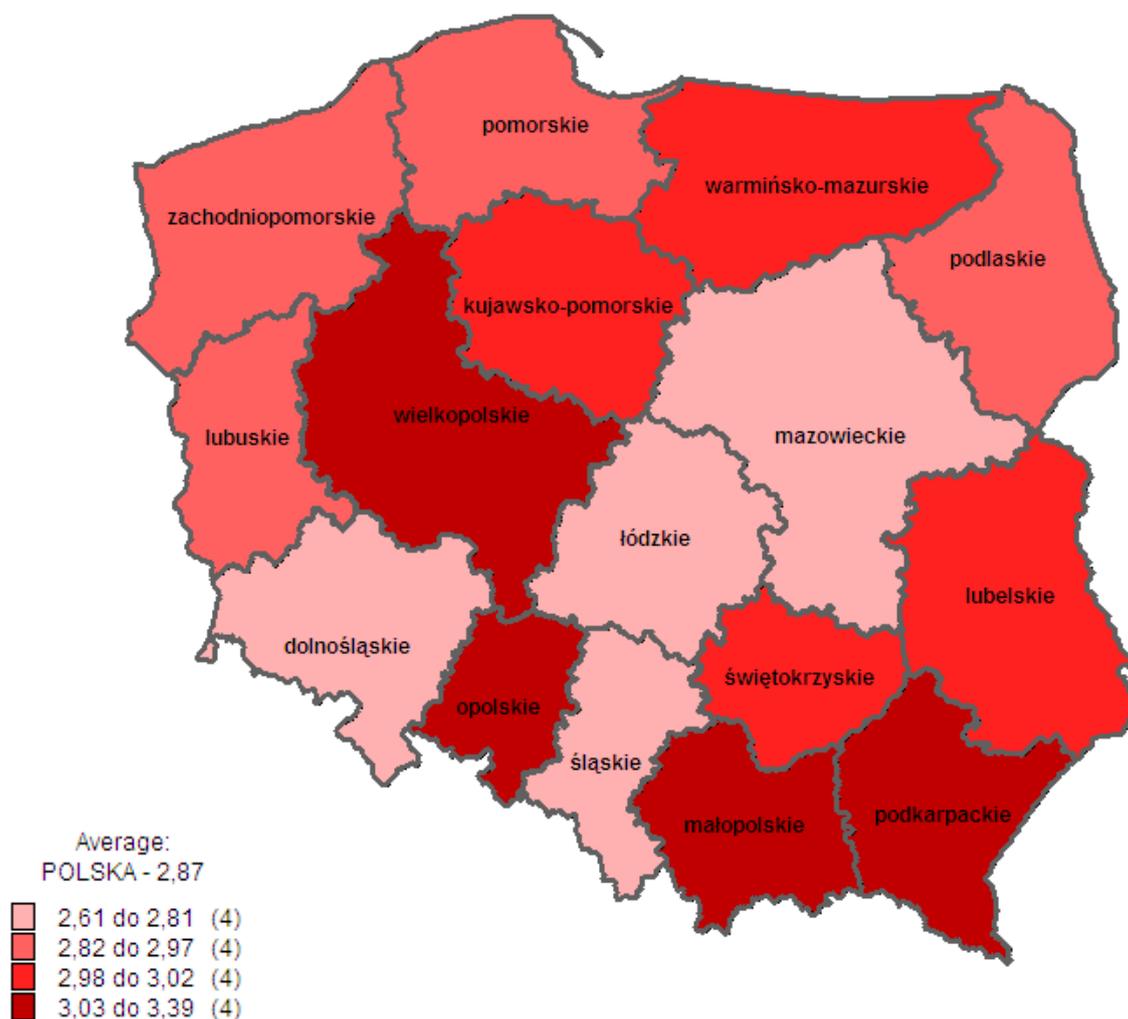
**THE AVERAGE USABLE FLOOR SPACE (IN M²) PER PERSON
BY VOIVODSHIP IN 2009**



The disproportion between cities and villages is also found at the level of dwelling population. Rural dwellings are more occupied than urban dwellings. For instance, 2,60 persons on average fell on one dwelling in a city, while in a village this figure equalled 3,43, the national average amounted to 2,87 persons for one dwelling.

The highest number of persons in 1 dwelling occurred in Podkarpackie Voivodship – 3,39 and in Wielkopolskie Voivodship – 3,13, while this figure was the lowest in central voivodships: in Łódzkie Voivodship 2,63 and in Mazowieckie Voivodship 2,61.

**THE AVERAGE NUMBER OF PERSONS PER DWELLING
BY VOIVODSHIP IN 2009**

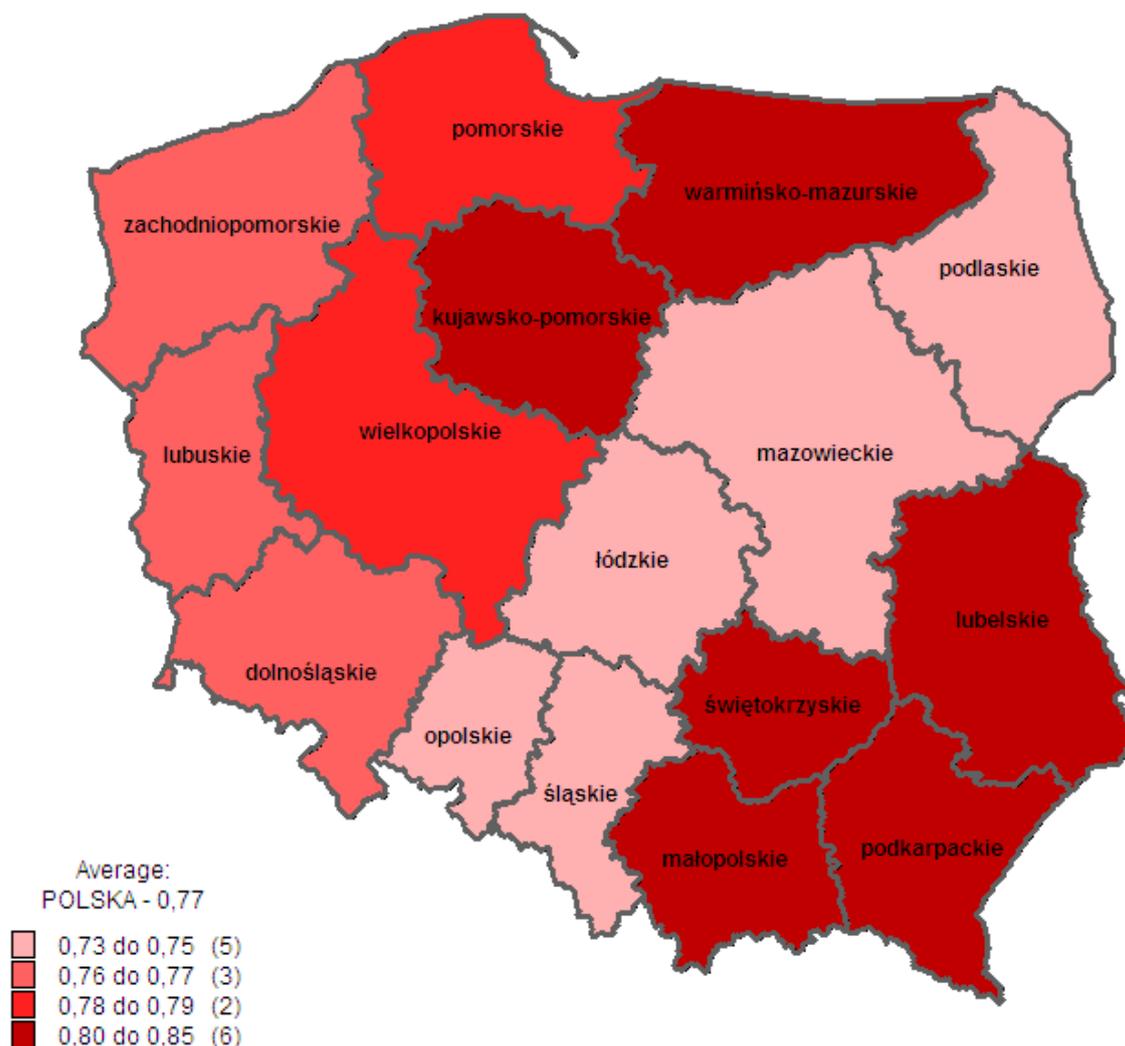


Another indicator which presents population density is average number of persons per 1 room.

The value of this indicator for Poland amounted to 0,77 person per 1 room, while in rural area it was higher (0,83) than in urban area (0,74).

The lowest value was observed in Podlaskie – 0,73, Mazowieckie and Łódzkie by 0,74, by contrast the highest value in Voivodships: Kujawsko-Pomorskie and Świętokrzyskie by 0,82 and in Podkarpackie – 0,85.

**THE AVERAGE NUMBER OF PERSONS PER ONE ROOM
BY VOIVODSHIP IN 2009**



The basic technical and sanitary installations in dwellings

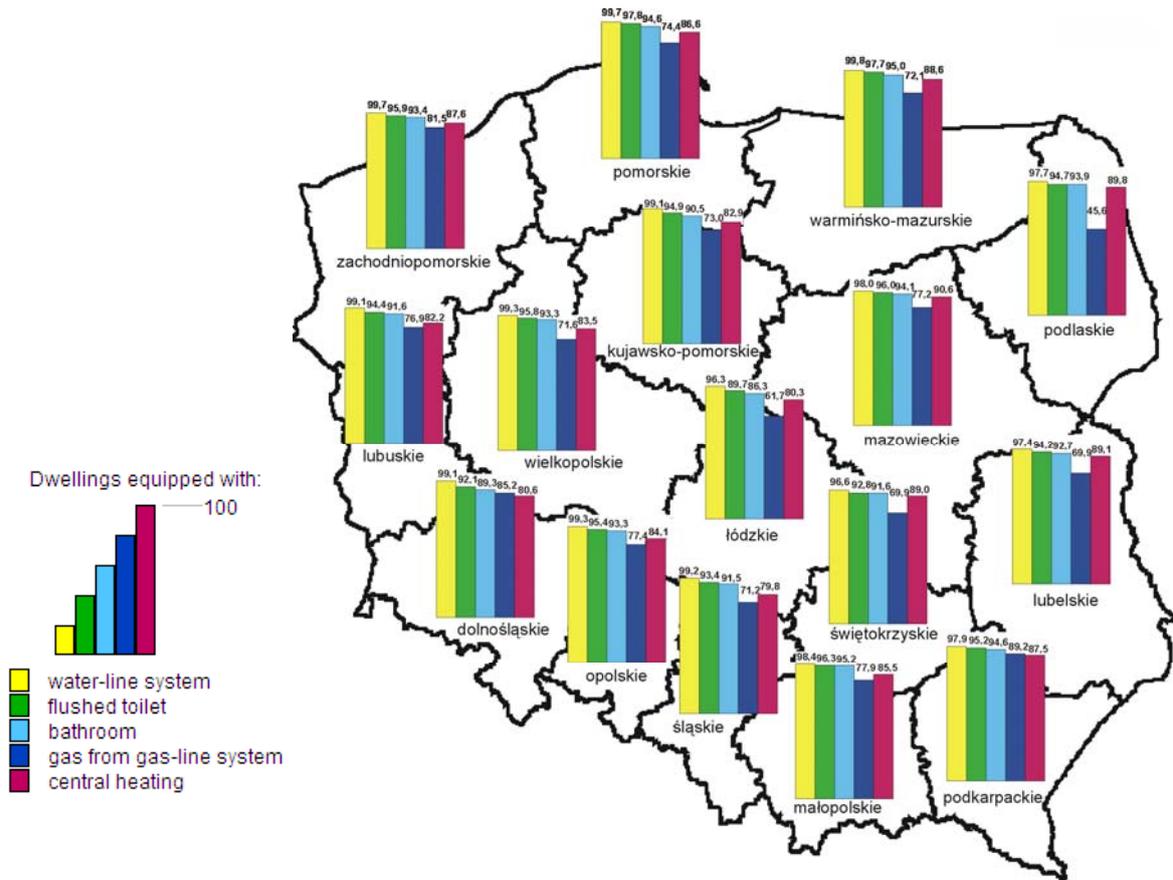
Most dwellings were equipped with a water supply system (95,5%), and – to a lesser extent – with a flushable toilet (88,1%) and bathroom (87,1%), while a gas-supply system was found in almost every second dwelling. Rural dwellings were significantly worse equipped with the above mentioned facilities than urban dwellings.

Dwellings equipped with basic systems in 2009

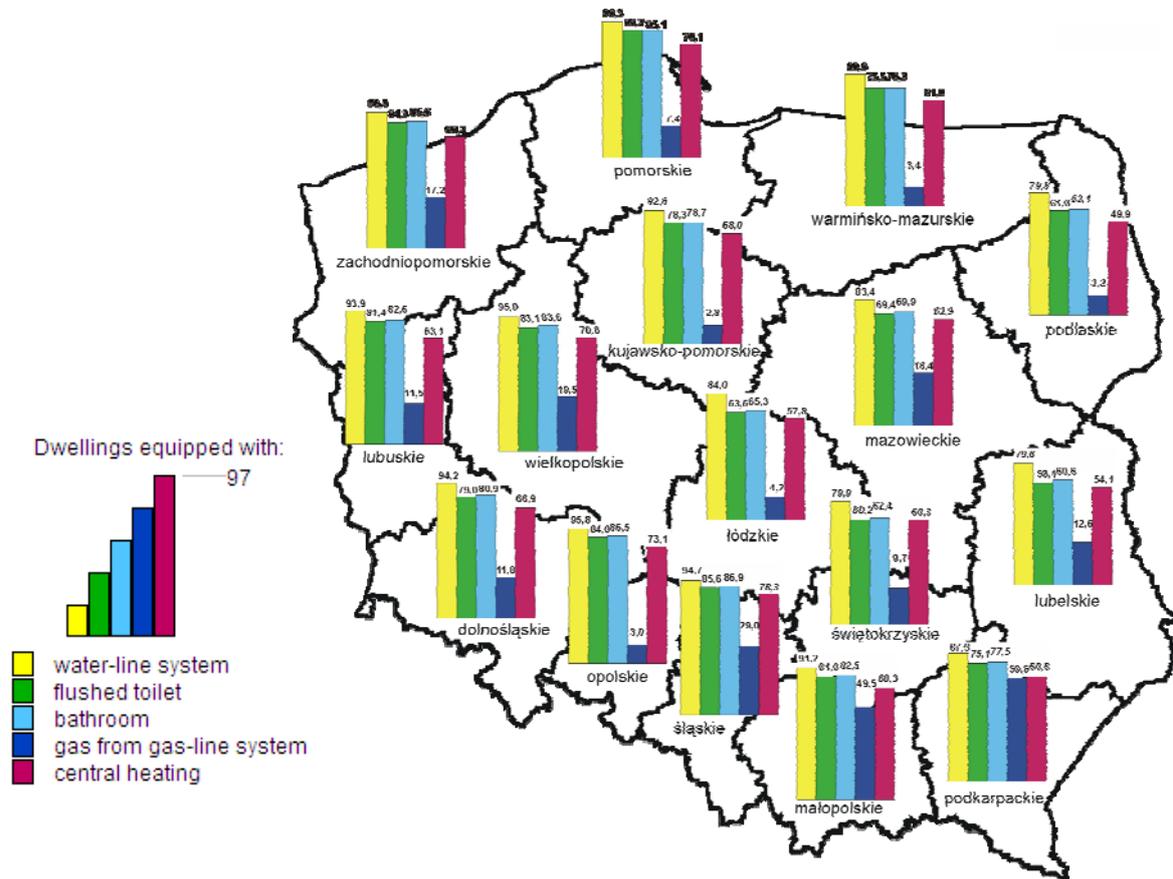
<i>Specification</i>	Dwellings in total	including dwellings equipped with:				
		water supply system	toilet	bathroom	gas from the gas supply system	central heating
Poland number of dwellings in thousand	13 302,4	12 698,1	11 725,9	11 580,2,3	7 513,1	10 421,3
% of total dwellings	100.0	95.5	88,1	87,1	56,5	78,3
Urban areas: number of dwellings in thousand	8 959,2	8 831,5	8 476,3	8 274,5	6 633,1	7 606,3
% of total dwellings	100.0	98.6	94,6	92,4	74,0	84,9
Rural areas: number of dwellings in thousand	4 343,3	3 866,7	3 249,53	3 305,7	880,0	2 815,0
% of total dwellings	100.0	89,0	74,8	76,1	20,3	64,8

The level of fitting of dwellings with particular systems per location is illustrated on the following maps.

**STRUCTURE OF PROVISION OF SANITARY AND TECHNICAL SYSTEMS
IN DWELLINGS BY VOIVODSHIP IN URBAN AREAS IN 2009**



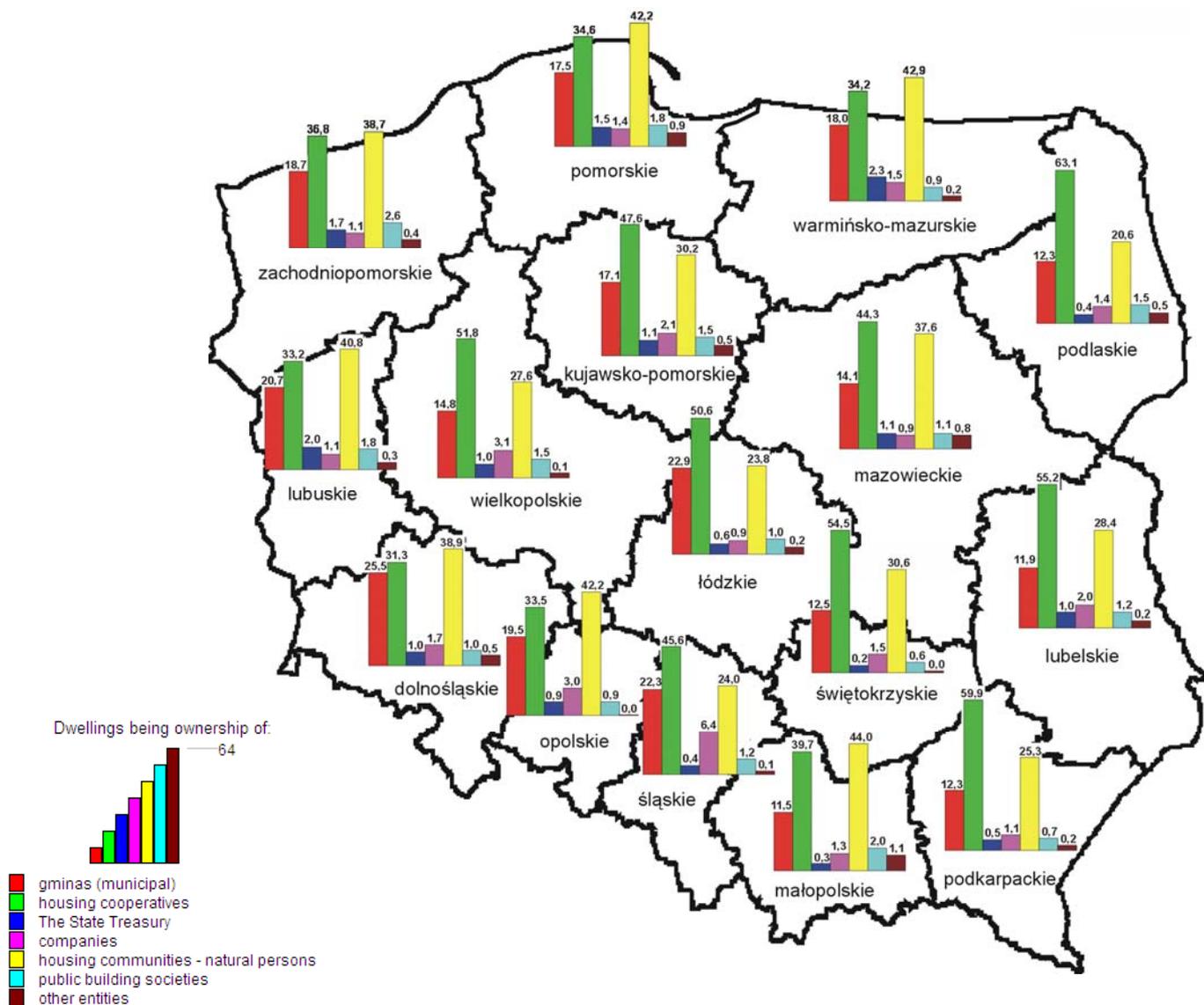
**STRUCTURE OF PROVISION OF SANITARY AND TECHNICAL SYSTEMS
IN DWELLINGS BY VOIVODSHIP IN RURAL AREAS IN 2009**



PART B

The form of ownership of the dwelling stock

**DWELLING STOCK BY FORM OF OWNERSHIP
BY VOIVODSHIP IN 2009**



Dwellings owned by housing cooperatives accounted for as much as 43.6% of all surveyed dwellings. These are followed by dwellings of natural persons in condominiums buildings (33.5%), municipal dwellings (17.9%), company dwellings (2.2%), public building societies dwellings (1.3%), dwellings owed by the State Treasury (1.0%) and other entities dwellings - 0.5%.

The decrease in the number of dwellings in the housing stock with particular forms of ownership was caused by the sales of dwellings to natural persons, returns of dwellings to their former owners or heirs, designation of dwellings for commercial purposes and joining a number of small dwellings into one big dwelling.

The highest percentage of cooperative dwellings was recorded in Podlaskie Voivodship (63,1%), Podkarpackie (59,9%) and in Lubelskie Voivodship (55,2%), while these figures were the lowest in Dolnośląskie (31,3%), Lubuskie (33,2%) and in Opolskie Voivodship (33,5%).

The share of gminas dwellings fell within the range from 11.5% in Małopolskie Voivodship, 11,9% in Lubelskie and 12,3 in Podkarpackie, to 22,3% in Śląskie, 22,9% in Łódzkie and 25,5% in Dolnośląskie Voivodships.

The highest number of dwellings owned by natural persons in housing condominiums occurred in Małopolskie Voivodship (44,0%), Warmińsko-mazurskie (42,9%) as well as in Pomorskie and Opolskie Voivodship (by 42,2%), the lowest number of dwellings was in Podlaskie (20,6%), Łódzkie (23,8%) and Śląskie (24,0%) Voivodships.

Housing Stock Privatisation

In the period 2008 – 2009 the process of privatisation – the purchase of dwellings by natural persons – was still continued. Privatisation covered dwellings in multi-family buildings and dwellings in buildings sold in full to individual natural persons total number of privatized dwellings amounted to 822,5 thousand.

Privatization of dwellings achieved the highest degree in the housing co-operatives` stocks – 80,3% dwellings with relation to total sold dwellings and in the gminas stocks – 11,7% dwellings.

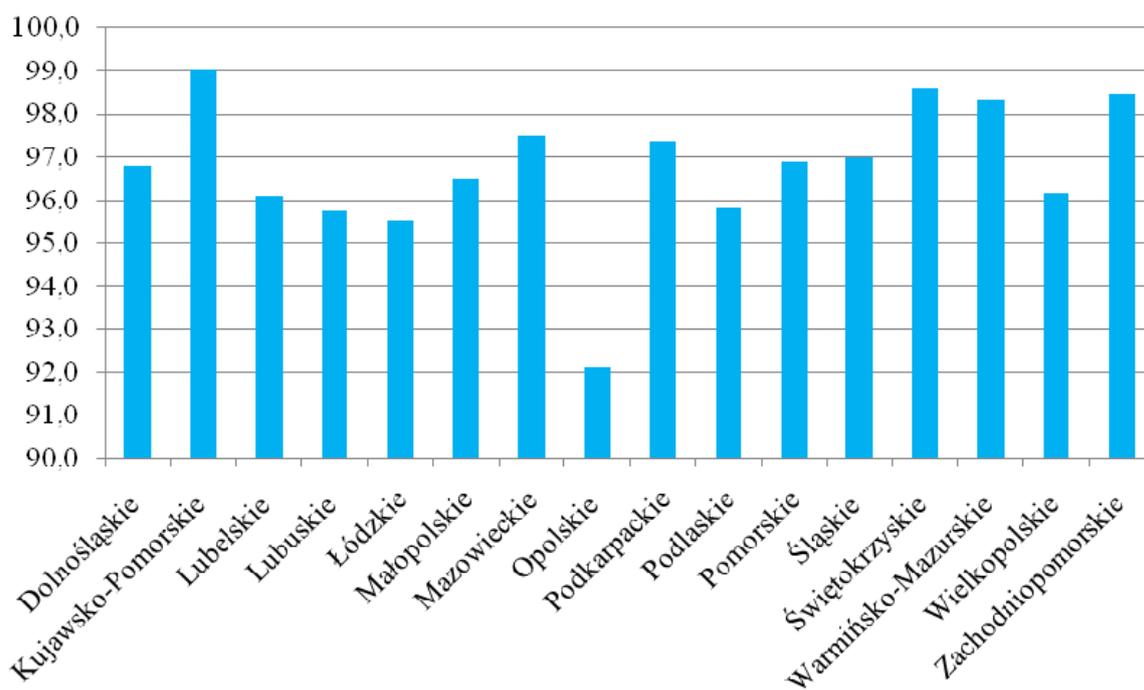
The lowest degree was in the State Treasury stocks, where 0,7%? dwellings became the property of natural persons in relation to total sold dwellings.

In the reference period the sales of dwellings by types of owners were: 660 205 by housing cooperatives (including 646 235 dwellings in multi-family buildings, accounting for 81,1% of the total number of sold dwellings in this group), 96 389 by gminas (including 91 704 dwellings in multi-family buildings, accounting for 11,5% of the total number of sold dwellings in this group), 38 647 by other entities (including 35 457 dwellings in multi-family buildings, accounting for 4,4% of the total number of sold dwellings in this group), 21 843 by companies, (including 19 005 dwellings in multi-family buildings, accounting for 2,4% of the total number of sold dwellings in this group). The lowest number of dwellings in multi-family buildings was sold by the State Treasury - 4 974 and accounted for 0,6% of the total number of sold dwellings in this group.

Structure of dwellings sold to natural persons in Poland by voivodship (in %)

Voivodship	In multi-family buildings	In residential buildings fully sold
POLAND	100,0	100,0
Dolnośląskie	10,5	11,2
Kujawsko-pomorskie	7,5	2,5
Lubelskie	3,8	4,8
Lubuskie	2,4	3,3
Łódzkie	7,3	10,8
Małopolskie	6,5	7,4
Mazowieckie	13,2	10,7
Opolskie	2,4	6,6
Podkarpackie	2,8	2,4
Podlaskie	2,7	3,8
Pomorskie	7,8	7,9
Śląskie	16,6	16,3
Świętokrzyskie	2,3	1,0
Warmińsko-mazurskie	4,2	2,3
Wielkopolskie	5,4	6,8
Zachodniopomorskie	4,5	2,2

THE SHARE OF DWELLINGS IN MULTI-FAMILY BUILDINGS, SOLD TO NATURAL PEOPLE IN TOTAL NUMBER OF SOLD DWELLINGS IN PARTICULAR VOIVODSHIP (w%)



The first position in the terms of number of dwellings was occupied by dwellings located in multi-dwelling buildings within **housing condominiums**. The development of housing condominiums continues with the purchase of individual dwellings by tenants.

It has been indicated that in 2009 as many as 1 986,8 thousand dwellings in housing condominium buildings were owned by natural persons, which accounted for 74,6% of the total number of dwellings in these buildings.

Housing condominiums (established on the basis of existing stocks, newly-erected stocks, or stocks acquired for purposes related to the sale/rental of dwellings by investors, such as developers), have been singled out. The share of dwellings owned by natural persons in relation to total number of dwellings in housing condominium buildings varied between the following values:

- gminas (municipal) – 65,3%,
- companies – 84,8%,
- the State Treasury – 85,9%,
- housing co-operatives – 96,3%,
- new investors – 97,3%,
- other – 94,5%.

In 2009 2 150,6 dwellings were occupied on the basis of the ownership title to the cooperative dwellings (which accounts for approx. 83% of the total number of cooperative dwellings).

Overdue dwelling-related payments

At the end of 2009, the share of number of tenants in arrears with payments (in relation to the total number of tenants) in individual stocks amounted respectively to:

- gmina stocks 44,5% with the total amount overdue of approx. PLN 659,4 million
- co-operative stocks 36,3% with the total amount overdue of approx. PLN 736,7 million
- State Treasury stocks 29,1% with the total amount overdue of approx. PLN 25,5 million
- social building societies stocks 27,7% with the total amount overdue of approx. PLN 21,3 million
- company stocks 27,5% with the total amount overdue of approx. PLN 53,1 million
- of natural persons in housing condominium buildings – 19,5% with the total amount overdue of approx. PLN 381,0 million.
- other entities 8% with the total amount overdue of approx. PLN 2,8 million

The share of dwellings which tenants were behind with payments for dwellings by types of ownership (in % in relation to the total stock) by voivodships:

Voivodship	owned by gminas	owned by housing cooperatives	owned by companies	owned by State Treasury	owned by natural persons in housing condominiums	social building societies
POLAND	44,5	36,3	27,5	29,1	19,5	27,7
Dolnośląskie	51,3	36,1	20,1	41,6	20,2	27,3
Kujawsko-pomorskie	43,6	28,3	37,9	25,6	15,6	28,1
Lubelskie	36,7	48,7	20,0	9,8	18,8	33,4
Lubuskie	45,3	40,3	8,3	28,7	18,6	28,0
Łódzkie	43,0	35,7	10,9	19,4	18,9	23,5
Małopolskie	47,2	40,8	16,2	21,9	14,7	20,0
Mazowieckie	45,8	33,9	18,3	29,5	22,8	31,1
Opolskie	33,6	40,4	22,3	32,9	20,6	32,7
Podkarpackie	26,6	34,0	7,4	5,2	17,6	24,1
Podlaskie	31,2	41,1	9,5	21,6	14,6	38,8
Pomorskie	32,7	38,3	17,7	30,4	21,3	30,6
Śląskie	47,5	37,2	41,6	16,4	19,0	26,2
Świętokrzyskie	41,6	43,5	27,8	3,4	16,0	31,8
Warmińsko-mazurskie	51,5	51,1	11,0	39,0	18,3	17,6
Wielkopolskie	43,0	25,2	8,0	43,6	18,4	22,6
Zachodniopomorskie	43,5	35,6	19,2	22,2	21,2	31,7

Among 24,3 thousand eviction proceedings conducted in court in 2009 almost 59% related to tenants occupying gminas-owned dwellings; about 13% - housing co-operative dwellings, above 8% - dwellings owned by companies, almost 17% - dwellings of natural persons in condominium buildings and 1,3% - dwellings owned by the State Treasury. In 90% of instances on the average (in all forms of ownership), these proceedings were instituted as a result of arrears with dwelling-related payments (from 98,0% - in TBS dwellings and 97,9% in other entities dwellings, to 85,0% - in gminas dwellings).

Evictions were conducted in 5,3 thousand dwellings, the highest number of which – as much as 61% - referred to gminas stocks, and approx. 29% of cooperative stocks.

Renovation of dwelling stocks

Major overhauls were gradually carried out on dwellings. For 7,9 thousand dwellings on which major overhauls were directly performed, the highest share related to housing condominiums stock (49,2%), gminas stocks (33,8%) and housing co-operatives stocks (14,0%).

Apart from major overhauls, other renovation works were also performed, which covered mainly replacement of all or some of dwelling systems, roof repairs and woodwork replacement.

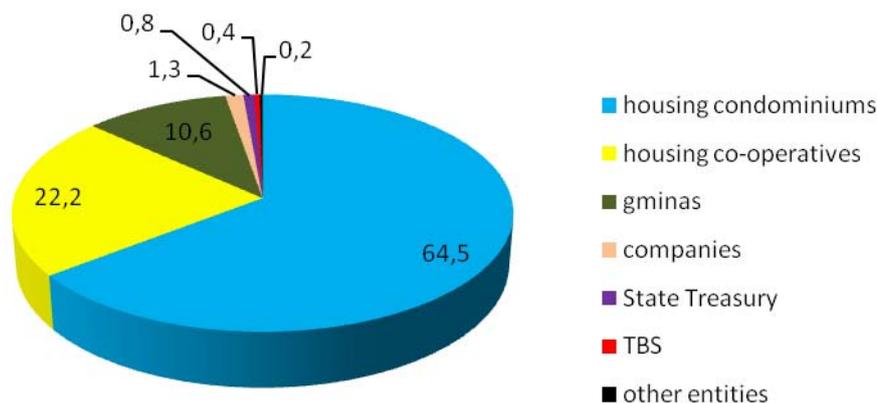
Number of dwellings directly renovated in 2009

Specification:	After major overhauls (in absolute numbers)	After renovation work not constituting major overhaul		
		replacement of all or some of dwelling systems	roof renovation	woodwork replacement
		in thousands		
TOTAL	7 882	322,5	124,7	406,6
gmina stocks	2 664	17,4	14,1	28,7
housing co-operatives stocks	1 102	136,4	37,3	225,9
State Treasury stocks	71	1,1	0,4	0,9
companies stocks	148	3,7	2,4	3,3
stocks in condominium buildings	3 883	163,0	69,7	147,3
stocks of other entities	12	0,8	0,7	0,4
other entities	2	0,2	0,09	0,2

All or some of dwelling systems were replaced in 322,5 thousand dwellings, which accounted for 63,9% of the total number of dwellings in renovated buildings, while roof renovation was performed in 124,7 thousand of dwellings (which accounted for 34,2%), and woodwork was replaced in as many as 406,6 thousand dwellings (41,2%).

In 2009, 49,2 thousand of dwellings were renovated with a view of improving the dwelling-related standards. 65% of these dwellings were owned by housing condominiums. These renovation works in individual stocks were as follows:

THE SHARE OF DWELLINGS RENOVATED IN CONNECTION WITH IMPROVING DWELLING STANDARD IN 2009



Renovation works were performed in the provision of new – not previously existing – connections to technical and sanitary systems. 10,7 thousand dwellings were connected to the water supply system, 11,7 thousand to the sewage system, and 9,5 thousand to the gas supply system. Central heating was installed in 16,1 thousand dwellings, and hot-water connection in 19,9 thousand dwellings. Fitting wall insulation was one of the main elements aimed at improving the living standards provided by dwellings. Approx. 308 thousand dwellings were insulated in 2009.

Housing allowances

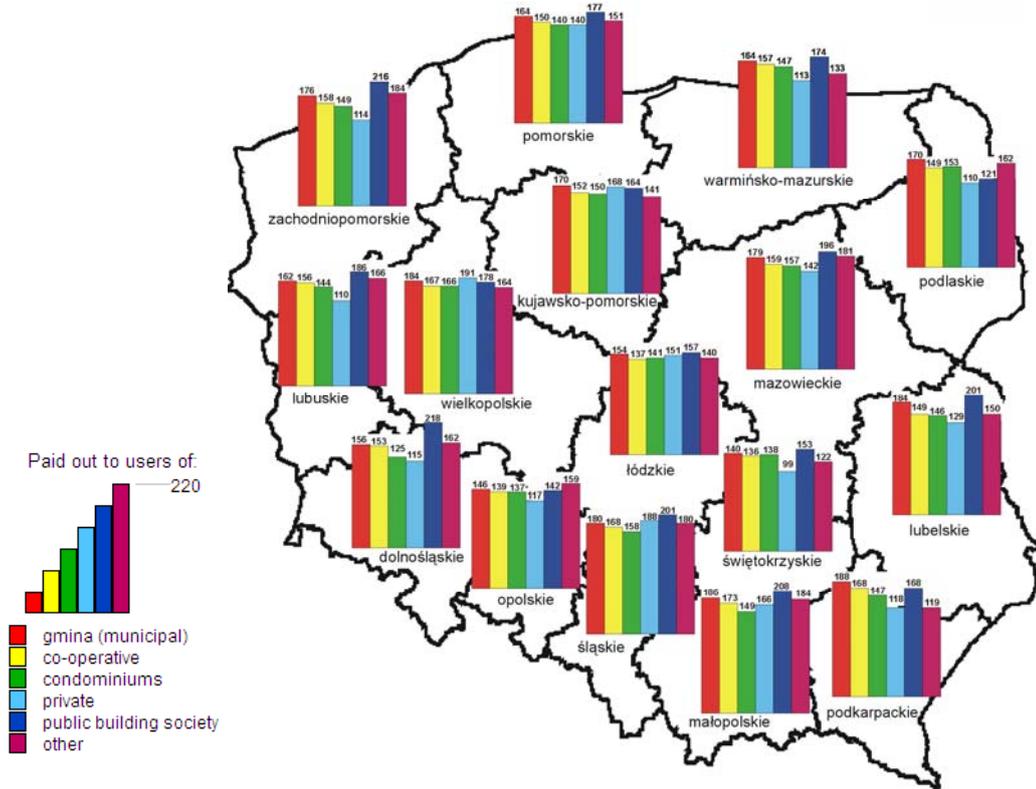
A housing allowance is a form of financial aid granted by gminas, aimed at co-financing of housing expenses incurred in connection with dwelling occupation. The right to apply for this form of aid is vested with families in financial straits, under the circumstances specified in the applicable legal provisions.

In 2009 almost 5 million housing allowances were paid out, which determine 10,6% decline, compared to 2008. The total amount of allowances paid amounted to over 800 million PLN (1,4% less than in the previous year). The average amount of housing allowances per one dwelling reached PLN 162,1, which was by PLN 15,1 higher than in the previous year.

Housing allowances were usually paid out to residents of gminas dwellings (which accounted for 40,3% of the total number of allowances paid out), and to residents of housing cooperatives dwellings (32,8%), while the lowest number of allowances referred to public building societies (1,5%).

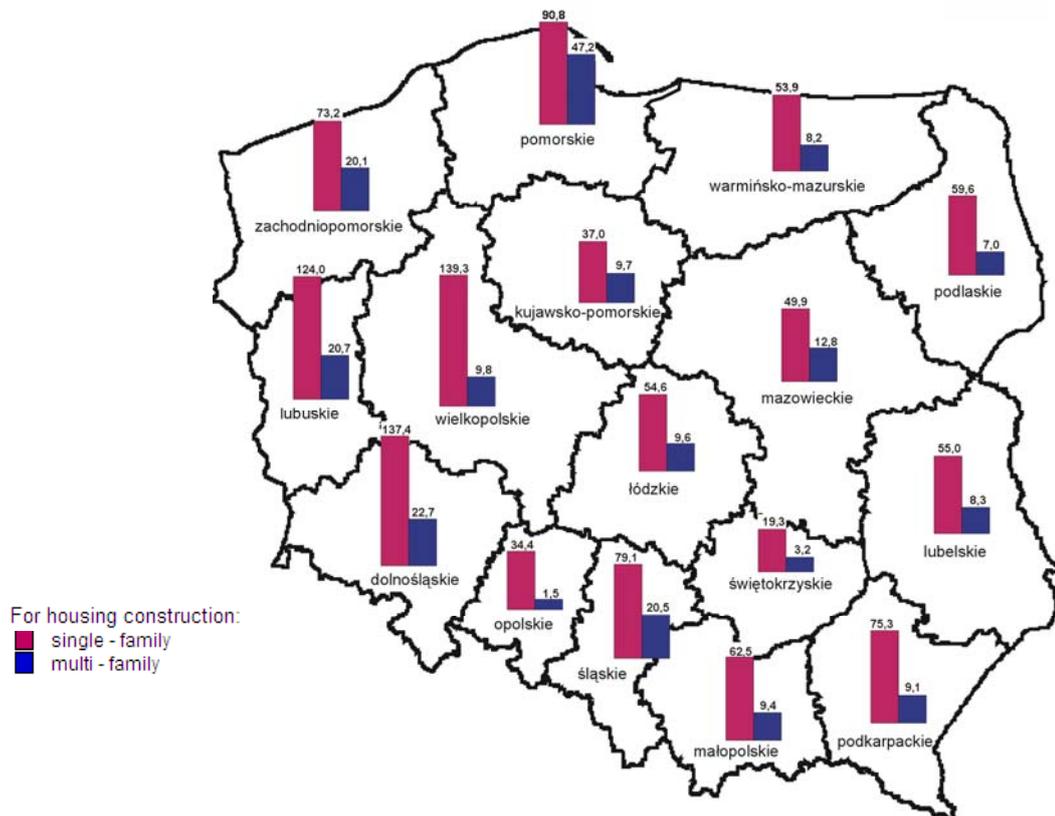
The highest share in the total number of housing allowances was paid in Śląskie Voivodship -15,6%, in the next order in Mazowieckie Voivodship – 9,3%. Kujawsko-Pomorskie – 8,5% and Wielkopolskie – 8,1%. The lowest percentage was paid in Lubuskie – 3,2% and Świętokrzyskie Voivodship – 2,0%.

**THE AVERAGE AMOUNT OF HOUSING ALLOWANCES
PAID OUT IN 2009 BY FORM OF OWNERSHIP BY VOIVODSHIP**



Economy of land earmarked for housing construction

**LAND TRANSFERRED TO INVESTORS
FOR HOUSING CONSTRUCTION PURPOSES IN 2009 /in ha/ BY VOIVODSHIP**



In 2009 1 365 ha of land was transferred by gminas to investors, of which 84% was designed for the construction of single-family dwellings.

Land transferred for housing construction by voivodship (in %):

Voivodship	Land transferred for housing construction		
	total	single - family	multi - family
POLAND	100,0	100,0	100,0
Dolnośląskie	11,7	10,3	12,0
Kujawsko-pomorskie	3,4	4,4	3,2
Lubelskie	4,6	3,8	4,8
Lubuskie	10,6	9,4	10,8
Łódzkie	4,7	4,4	4,8
Małopolskie	5,3	4,3	5,5
Mazowieckie	4,6	5,8	4,4
Opolskie	2,6	0,7	3,0
Podkarpackie	6,2	4,1	6,6
Podlaskie	4,9	3,2	5,2
Pomorskie	10,1	21,5	7,9
Śląskie	7,3	9,3	79,4
Świętokrzyskie	1,6	1,5	1,7
Warmińsko-mazurskie	4,5	3,7	4,7
Wielkopolskie	10,9	4,5	12,2
Zachodniopomorskie	6,8	9,1	6,4

Land transferred for housing construction by forms of ownership and by voivodship (in %):

Voivodship	Land for housing construction	Housing construction divided in:				
		housing co-operatives	gminas	social building society	natural persons	companies and others
POLAND	100,0	3,4	6,6	4,4	77,7	8,0
Dolnośląskie	100,0	3,7	1,0	2,2	78,0	15,1
Kujawsko-pomorskie	100,0	0,2	6,4	7,5	75,2	10,7
Lubelskie	100,0	0,6	6,8	7,1	79,1	6,3
Lubuskie	100,0	0,0	,3	8,4	88,7	2,7
Łódzkie	100,0	11,8	2,3	1,1	81,9	2,8
Małopolskie	100,0	0,3	17,0	4,2	74,7	3,9
Mazowieckie	100,0	4,5	4,0	7,3	74,3	9,9
Opolskie	100,0	10,4	0,3	1,7	96,4	0,3
Podkarpackie	100,0	4,6	7,8	1,7	79,9	6,0
Podlaskie	100,0	3,6	50,0	4,2	35,9	6,3
Pomorskie	100,0	14,1	2,0	2,6	74,6	6,7
Śląskie	100,0	1,3	0,7	6,5	70,9	20,6
Świętokrzyskie	100,0	2,7	0,4	0,0	86,7	10,2
Warmińsko-mazurskie	100,0	0,3	25,0	0,0	65,1	9,7
Wielkopolskie	100,0	0,1	1,2	2,3	92,5	3,9
Zachodniopomorskie	100,0	0,1	3,4	10,8	76,7	8,9

The smallest proportion of land was designated for housing cooperatives construction (3,4%), TBS construction (4,4%) and municipal construction (6,6%).