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THE REAL ESTATE MARKET IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010

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THE REAL ESTATE MARKET

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FOREWORD

Changes occurring in Poland's real estate market are of interest to citizens, developers, entrepreneurs producing building materials and interior design goods, and also to state administration authorities and local government authorities. Real estate activities constitute a service-oriented industry that generates GDP, income, and jobs, and constitutes a source of tax inflows to the State Budget and commune budgets. The increased significance of the real estate trade to the economy is therefore accompanied by the need for the reliable analyses and monitoring of local real estate markets, which are spatially diversified and undergo dynamic changes over time.

The Statistical Office in Lublin and the National Bank of Poland District Branch in Lublin, in an attempt to meet the expectations of users of statistics and satisfy their interests, have prepared a joint publication covering the real estate market in lubelskie voivodship, with a special emphasis on the city of Lublin. The paper presents factors and changes in purchase and sale transactions and in prices on the real estate market including residential premises, non-residential premises and land property. The publication was prepared with the use of statistics compiled by the Central Statistical Office and the National Bank of Poland, which since 2006 has been maintaining a Real Estate Database (BaRN) in voivodship cities.

I hope that users of statistical information will consider the publication an interesting source of knowledge on the presented subject.

Director
of Statistical Office
in Lublin

Krzysztof Markowski

Krzysztof Markowski, PhD

Lublin, December 2011

Preface

The real estate market, understood as the total of exchange transactions between sellers and buyers of real estate properties, is a source of information on both real estate purchase/sale transactions and the economic situation. The supply and demand for dwellings, non-residential properties, land for construction, and agricultural land, are shaped by the influence of the needs and changing levels of income of natural persons and economic entities, interest rates, mortgage loan conditions, changes in the attractiveness of alternative investments and expectations regarding trends in the economy. Supply and demand factors influence one another, shaping real estate prices, whereas the economic situation on the real estate market influences housing construction and industries providing interior design goods and services, which in turn have their share in generating GDP, jobs and income.

After 1989 dwellings in Poland have been purchased primarily under market rules. The construction of dwellings for sale or rental is a highly profitable business activity. Residential construction is dominated by individual investors, usually natural persons, although the role of developers is increasing. Sometimes natural persons and housing co-operatives act as developers, building dwellings for sale. In six large agglomerations – Warsaw, Krakow, Łódź, Wrocław, Poznań and Tricity, where in 2010 investors offered for sale nearly 39 thousand residential premises (including 9.4 thousand completed dwellings – The Polish Real Estate Market 2011), the problem consisted of high prices and a shortage of cheap dwellings designated for sale. Many people who do not have their own dwellings cannot afford to buy or rent on the free market. High selling and rental prices for dwellings in large cities constitute a barrier to the mobility of the population living in rural areas and medium-sized and small towns. The unemployed inhabitants of rural areas are forced to choose between migration to large cities, predominantly Warsaw, where apartment rental costs consume substantial portions of their earnings, and emigration abroad. They often decide to emigrate to Great Britain, where the relationship between apartment rental costs and earnings is in general more advantageous than in large agglomerations in Poland.

Another problem in the real estate market is the high price of building land. The land in Poland has become an assets and an instrument for generating capital and income by developers and natural persons (Billert 2006; Majchrzak 2006). Building land is often purchased for hoarding or speculation purposes, but the owners sometimes exclude their land from trading on the real estate market. They treat building land purchase as a capital investment of, waiting for an increase in its value. As a result, the supply of building plots on the market decreases, particularly in large cities and suburban areas, which affects building land prices and housing construction costs. The limited supply of building plots also stems from the passive attitude exhibited by some of the local authorities, especially in suburban communes, which default on obtaining building areas or providing technical infrastructure for them. On the outskirts of large cities and bordering areas of cities and suburban communes the development of residential construction proceeds markedly faster than the installation of infrastructure (Myna 2011b). The lack of technical infrastructure is a factor hindering the implementation of housing construction investments, and therefore does not induce growth in the real estate supply on the market.

The aim of this paper is the presentation of the spatial diversification of purchase/sale transactions involving residential premises, non-residential premises and built-up and non-built-up properties in lubelskie voivodship in the years 2007-2010. Another research topic is also the identification of the supply and demand determinants of real estate market development. The central subject of the analysis is the diversity of the number of transactions, and their prices and value on the real estate market, broken down by poviats. Detailed research was carried out on offer and transaction prices for dwellings in Lublin by location, usable floor space, number of rooms, number of storeys, construction technology and year of construction. The paper was based on a research hypothesis, namely that residential real estate in lubelskie voivodship is dominated by transactions involving dwellings in Lublin. According to the second hypothesis, real estate markets are local and heterogenic, so transaction prices for residential premises, non-residential premises and built-up and non-built-up land are diversified in time and space.

Among the determinants of real estate supply on the primary and secondary markets the following were analysed in this paper - land for housing construction transferred to investors for a payment or free of charge and remaining commune-owned housing resources, building permits, started constructions, completed dwellings and the structure of the dwelling stock. Demand determinants of the development of the residential real estate market were also analysed - the number of inhabitants and housing conditions in the context of the availability of technical utilities in residential premises, the relationship between apartment prices and average remuneration in the economy and mortgages. The analysis covers 20 poviats and 4 cities with poviat rights in lubelskie voivodship. The number of transactions on the real estate market and their prices and value were presented against other voivodships and Poland's average.

The basic source of data on supply and demand determinants of the development on the real estate market were statistical results in the area of:

- land transferred to investors and remaining commune-owned resources (SG-01 report: municipal services management),
- building permits (B-06 report),
- effects of housing construction (B-07 report),
- dwelling stock (M-01 report and dwelling stock balance sheet),
- availability of technical and sanitary utilities in dwellings (dwelling stock balance sheet),

As for transactions on the real estate market, the main source of information were registers of prices and values of real estate maintained in counties and cities with poviat rights with the use of information contained in notarial deeds. Poviat registers comprise registered transactions on the free market and real estate sale with or without a tender procedure by the State Treasury, local government units and natural persons. The analyses of purchase/sale transactions involving real estate in Lublin use data collected by the National Bank of Poland District Branch in Lublin. The Real Estate Database in Lublin (BaRN) is created on the basis of information collected in a random sample survey of developers and intermediaries in real estate trade belonging to two associations. In the years 2007-2010, 2455 and 2064 transactions involving residential premises were analysed on the primary and secondary market respectively. Information on mortgages was obtained from 11 banks with branches in lubelskie voivodship and 53 head offices of co-operative banks operating in the voivodship.

The collected source materials were subjected to statistical analysis in the form of average measurements, relative values, variability indices and indicators of dynamics. The spatial diversification of the analysed phenomena is graphically illustrated with cartograms and diagrams. The relationships between the analysed phenomena are presented with the use of correlation and linear regression methods.

The paper consists of five chapters, of which the first is theoretical and the others show the results of empirical research. In Chapter 1 the concepts of real estate and real estate market are explained as well as the mechanisms shaping the value of real estate. Chapter 2 presents determinants of the development of the real estate market related to supply, whereas Chapter 3 presents determinants related to demand. Chapter 4 presents spatial diversification of transactions and prices on real estate markets for residential and non-residential real estate and built-up and non-built-up land in lubelskie voivodship. Chapter 5, which is a feasibility study, covers purchase/sale transactions and offer and transaction prices for dwellings in Lublin on the primary and secondary markets.

1. The real estate market and mechanisms shaping the value of real estate

1.1. The concept and types of real estate

Real estate is understood as a part of land constituting a separate property, as well as buildings permanently attached to the land or parts of buildings, that, by virtue of special provisions, constitute a property separate from the land (art. 46 of the Civil Code of 23 April 1964, Journal of Laws of 1964 No. 16, items 93, as amended). Property is inventoried on land and mortgage registers, which constitute court registers of titles to property and legal security for real estate trade (the Act on the Land and Mortgage Registers, Journal of Laws of 1982 No. 19, item 117, as amended).

Generally, three principal types of real estate are distinguished land property, building real estate and retail real estate. Land property comprises land with component parts, excluding buildings and premises constituting separate property (The real estate Management Act of 21 August 1997 No. 115, item 741, as amended). In other words, land for which a mortgage register is kept constitutes real estate separate from other land held by the same owner (or other entities). On the other hand, building real estate is defined as building premises, together with facilities permanently attached to the land, which constitute a property separate from the land. Retail real estate means residential or functional premises (also garages) being part of a building and at the same time constituting a separate property (the Act on the Ownership of Premises of 24 June 1994, Journal of Laws of 2000 No. 80, item 903, as amended).

Land property is classified into non-built-up land, including agricultural land, forest land and wooded land, and built-up land. Agricultural land includes arable land, meadows and grazing land, orchards, permanent crops and gardens. Forest area refers to land of a compact area of at least 0.10 ha, covered by forest vegetation (trees, bushes and undergrowth) as well as land designated for silviculture production, constituting nature reserves or forming part of a national park or registered as a nature monument. Forest area also includes devices for water drainage, areas under electricity, spatial division lines in forests, forest roads, nurseries, wood stockpiling areas and forest car parks and tourist facilities.

Wooded and bushy land refers to land covered by forest vegetation with an area smaller than 0.1 ha, also including field clusters of trees and bushes not classified as forests, peat bogs, areas covered by natural wicker and bushy forms of willow, land adjacent to surface waters and covered by trees or bushes, constituting a biological protection zone for watercourses and water containers, ravines and gorges covered by trees and bushes not classified as forests, and park-type clusters of trees and bushes, not equipped with facilities and structures serving recreational and leisure purposes (The Forest Act of 28 September 1991, Journal of Laws of 1991 No. 101, item 444, as amended).

Built-up agricultural land denotes land dedicated for residential buildings, and other buildings and facilities serving the purpose of agricultural production (fish production), as well as agricultural and food processing. Agricultural land built up with residential buildings includes both residential building areas and connected facilities (yards, driveways, passageways, and adjacent playgrounds) and kitchen gardens located within agricultural farms. Such land also comprises boiler plants, storerooms, garages, cotes, barns, sheds, granaries, inventory buildings, storage and manoeuvre areas within the built-up land.

Building real estate is in turn divided into residential and non-residential, and further divided into industrial, commercial and office buildings. Residential buildings are constructed structures in which at least one half the overall space is used for residential purposes. These include single-family buildings, buildings with two dwellings, multi-dwelling buildings and collective accommodation buildings, e.g. social-assistance houses, employee boarding houses, boarding schools, school dormitories, student dormitories, care and education centres, homeless shelters, etc.). Non-residential buildings are constructed structures in which more than half the surface area is used for non-residential purposes. Industrial buildings serve production purposes, whereas commercial buildings comprise shopping malls, department stores, independent shops and boutiques, marketplaces, auction and exhibition halls, covered markets, petrol stations, etc. Office buildings include buildings used as the workplace for Government and public administration authorities, banks, post offices, managerial and administrative premises of economic entities, and conference and congress centre buildings.

In terms of load-bearing constructions, residential buildings are classified into buildings constructed with the following technologies

- enhanced traditional technology, where the structure or walls are constructed manually with bricks, hollow bricks or blocks,
- concrete-slab technology, where the structure walls are made of prefabricated concrete or ferroconcrete elements with a maximum width of 2.4 m (large-block technology),
- monolithic technology, with wall or frame structures made of concrete or ferroconcrete with the use of formworks,
- Canadian technology, with wooden frames placed on concrete foundations.

Premises make up the third category of real estate, separate from land property and building real estate. Retail real estate is classified into residential premises and business premises of a commercial or public and non-commercial nature, including social premises. Dwellings are the prevailing type of residential premises. The term dwelling means permanently-occupied premises that have been built or rebuilt for dwelling purposes. In terms of structure, they are separated within the building by permanent walls and have a separate entry from the staircase, a common corridor, hall, street, yard or garden (the Act on the Ownership of Premises of 24 June 1994, Journal of Laws of 2000, No. 80, item 903, as amended). A dwelling provides material conditions allowing the satisfaction of the basic needs of inhabitants, securing them and their property (movables) against unfavourable weather conditions (rain, cold, frost or snow). A dwelling is also a safeguard against phenomena and processes connected with civilisation, constituting the negative external effects of production or service activities (noise, air pollution, unpleasant smells, etc). Therefore, residential premises constitute the material foundation for the functioning of the family as the basic unit of society.

The dwellings stock, which comprises the total of occupied and unoccupied dwellings situated in residential and non-residential premises, does not include makeshift rooms, movable facilities used for living purposes (e.g. trailers, railway carriages, barges or ships) or collective accommodation facilities (employee boarding houses, student dormitories, school dormitories, boarding schools, social-assistance houses, etc., which generally are not traded on the real estate market).

According to the ownership criterion, residential real estate property (as well as others) are divided into those owned by natural persons, housing co-operatives, local government units, employment establishments and other entities. More often dwellings constitute the property of natural persons (one or two, e.g. spouses, or more than two). An individual may be the owner of the entire real estate where the dwelling is situated, e.g. a single-family house. They can also have a share in joint real estate in the form of a separate ownership right to residential premises situated in buildings where a homeowners' association has been formed. For instance, the resources of housing co-operatives comprise dwellings in buildings owned or co-owned by them, excluding premises for which a separate ownership right has been established for the benefit of an individual or natural persons (the Act on Housing Co-operatives of 15 December 2000, Journal of Laws of 2003, No. 119, item 1116, as amended). Therefore, the dwelling stock of natural persons comprises both single-family houses and dwellings within multi-occupied houses.

The municipal dwelling stock comprises in turn residential premises situated in buildings (the Act on the protection of inhabitants, the dwelling resources of gminas and the amended Civil Code of 21 June 2001, Journal of Laws of 2005, No 31, item 266) constituting in their entirety the property of a gmina or poviat and designated as collective real estate which serves the purpose of satisfying the housing needs of the inhabitants of the gmina, or transferred to the gmina but remaining at the disposal of public-utility units (healthcare centres, schools, scientific or cultural institutions) and serves the purpose of meeting the housing needs of their employees.

The dwelling stock of employment establishments includes the residential premises of state-owned enterprises, mainly State Forests, research institutes, universities and art institutions, municipal enterprises excluding housing management enterprises, and private entrepreneurs and organisation units. These also include the premises of the State Treasury, kept or managed by the Agricultural Property Agency, the Military Property Agency, the Ministry of National Defence, the Ministry of Internal Affairs and Administration, the organisation of State authorities and public administration and control bodies (Methodological Guidelines to the National Census of Population and Housing 2001).

The dwelling resources of other entities comprise residential premises constituting the property of developers who build or purchase dwellings for profit, business unions, associations, foundations, political parties, professional and economic associations and the Catholic Church, as well as other churches and religious associations, Catholic universities and Church institutes (Myna 2011a). Among the dwelling resources of other entities, of greatest significance are premises owned by developers who build dwellings for sale or rental. Their stock also includes dwellings that have not been sold.

1.2. The concept, characteristics and classifications of the real estate market

The real estate market, being an element of the capital market (Bryx 2007), is defined as the total of exchange transactions between real estate sellers and buyers. Kucharska-Stasiak (2006) defines the real estate market as *"the total of conditions in which the transfer of titles to the real estate takes place and contracts are concluded providing mutual rights and obligations combined with the ownership of the real estate."* The entities participating in transactions on the real estate market include individual investors, i.e. natural persons, and institutional investors, including development companies and financial institutions. Buyers generate demand and sellers supply of real estate. In other words, the real estate market comprises real estate purchase/sale transactions and the associated bidding mechanisms, that is the circumstances of the transfer of real estate titles.

The real estate market

- is local in nature, which is associated with the permanence and immobility of land and buildings, whose value depends mostly on their location,

- is heterogenic and strongly diversified,
- is characterised by price flexibility, i.e. weak reaction of demand and supply to changes in real estate prices,
- is subject to public-authority intervention,
- is marked by low effectiveness, which is associated with difficulties with organising market infrastructure and limited access to information on entities and transactions,
- is difficult to segment due to real estate diversification and its local nature and a relatively small number of transactions and participants, which in turn is associated with high costs of entering the market,
- is imperfect, which means that sellers' and buyers' decisions are not always rational or dictated only by price. Instead, they may base their decisions, for example, on the vogue to own particular real estate in particular locations.

The real estate market is unstable, which is reflected in material differences in prices between similar, yet non-comparable in terms of value, real estates (Belniak 2001, Kałkowski 2003, Kucharska-Stasiak 2006; Bryx 2007). In other words, two identical real estates cannot be substituted due to their different locations. The low flexibility of the supply of real estate results from impossibility to increase it in the short-term perspective and the lack of substitutes. Therefore, there is generally an imbalance between the demand for and the supply of real estate (Kucharska-Stasiak 2000), characterised by low liquidity, which results in difficulties in the transfer of capital to the market segments that generate higher income than the segment in question.

The real estate market is sensitive to changes occurring in the real estate environment, e.g. in the economy or regulations in the area of construction or real estate use. Public authorities develop norms and rules for securing agricultural land, forest land, and buildings with historical value, together with attached land (e.g. mansion and park complexes). They participate in establishing the rules for setting rent rates and for protecting real estate inhabitants, and develop regulations regarding real estate taxes, pre-emptive rights and the expropriation of real estate. Public authorities can create conditions for housing construction, increasing the supply of residential real estate on the primary market, e.g. by offering developers building land with utility infrastructure. On the other hand, by approving local plans for spatial development, local public authorities create restrictions on real estate development and use.

Instability and a wide range of public-authority' interventionism with regard to real estate and real estate environment, the low flexibility of supply for real estate, irrationality exhibited by participants in real estate purchase/sale transactions and low effectiveness (Marchlewski 2001), and the heterogenic and local nature of markets, are the causes of imperfections in this area (Brzeski 1994; Kucharska-Stasiak 2006; Bryx 2007). Moreover, the real estate market is characterised by investment risk and lack of liquidity, which increases investors' expectations as to the rate of return on investments in real estate.

The real estate market is classified according to the category of purchase/sale transaction into the following

- the agricultural market, with trading in agricultural land,
- the housing market, including residential buildings and premises,
- the commercial real estate market (office, commercial and industrial real estate),
- other real estate markets.

According to the range criterion, the real estate market is divided into local (land, dwellings and non-residential facilities located in a particular gmina), regional, national and international, comprising for example second houses, and dwellings or hotels located in attractive spots in the south of Europe.

Among entities participating in transactions on the real estate market, the following are distinguished

- the owners or users of real estate that serves the purpose of satisfying their housing needs,
- the owners or users of real estate that serves the purpose of conducting their business activities,
- the owners of built-up and non-built-up land,

- individual and institutional investors who purchase real estate as assets for hoarding or speculation purposes,
- developers who conduct profit-oriented construction activities for with the aim of selling or renting residential and non-residential real estate.

Based on the criterion of development cycles observed on the real estate market, the following markets can be distinguished

- the building market, whose participants are investors building dwellings for sale in the economic system or through construction companies,
- the development market, where the supply of new residential real estate is provided mainly by development companies,
- the investment market, where the key players are large institutional investors, also foreign ones,
- the active trade market,
- the market on which products and services are offered in the form of comprehensive management of the real estate investment portfolio.

There are particular cycles in the development of the real estate market, comprising four phases - revival, boom, slump and recession. In the revival phase, the demand for real estate increases with the upturn in the economy, increased income and availability of mortgages. Low flexibility in the supply of real estate increases the imbalance between the growing demand and supply thereof. A rise in the real estate selling prices and related fees follows, and this stimulates investments in construction, whose development is in turn stimulated by the expansion of loans offered by banks. Some investors believe that in conditions of the inevitable rise of real estate prices one cannot lose on it. Therefore, speculation on the real estate market leads to further increases in demand and prices, which become more and more irrelevant to the real estate value. In times of boom investors overpay for land, the prices of which reach exorbitant levels. Small investors and natural persons intending to satisfy or improve their living conditions are influenced by advertisements created by mass media, developers and entities speculating on the real estate market. Natural persons take mortgage loans and purchase real estate at very high prices, which are irrelevant to the value of such dwellings or houses.

The extreme overvaluation of real estate prices, which is known as a speculative bubble, leads to a situation where their supply is greater than the demand. Increasingly deteriorating economic conditions, inflation tensions and the reduced availability of mortgages, are followed by a drop in rental rates and real estate prices. As a result, the supply of real estate exceeds the demand for it, which makes it even more difficult to sell or rent real estate. With a further deterioration of the economic situation, the demand for real estate becomes lower still until the speculative bubble pops. There are not enough buyers for the developed dwellings (or office premises) and some of them remain empty. Developers experience difficulties in financing unfinished construction investments which they started before the recession. The collapse of the speculative bubble on the real estate market, after a long period of increasing real estate prices, leads to a more severe decrease in real estate prices, and results in stagnation – both on the real estate market and in construction.

The determinants of the development of the real estate market can be classified into the following (Kucharska-Stasiak 2000, 2001)

- economic, comprising GDP level, the growth rate, disposable income, the inflation rate and the availability of mortgage loans and other sources of financing investments in real estate,
- legal, comprising generally-applicable norms in the area of real estate ownership, use, trading and taxing, and the current legal status of real estate ownership and the availability of information on it, as well as the effectiveness and the speed of updating the information,
- institutional, comprising professional services provided to participants in the real estate market (real estate market institutions and analyses).

The development of the real estate market is hindered in particular by: an unfavourable economic situation and the low creditworthiness of entities interested in real estate purchase. On the other hand, an unregulated legal status of real estate ownership and the lack of reliable information on it expose potential buyers to the risk of losing some or all of their investments in real estate purchase. Therefore, economic and legal determinants have an impact on the demand for and supply of real estate designated for sale or rental. In other words, the determinants of the development of the real estate market refer to the broadly-understood economic, legal and institutional environment, and also to the attractiveness of real estate, whose value differs in the temporal and spatial dimension.

1.3. The impact of location and external factors on the value of real estate

Trading on the real estate market includes transactions involving both building and agricultural land and land developed with residential and buildings used for industrial and commercial purposes. Land provides the setting for buildings and structure, constituting a source of benefits connected with the physical characteristics of the land, its location and the development and attributes of adjacent areas. In other words, land properties are the source of land rent, understood as an additional income obtained as a result of favourable natural conditions and the location of land (land rent) or the physical attributes of the land, its infrastructure, location and favourable neighbourhood (building rent). Fertile soil, landscape, water and climate conditions affect the level of the land rate, since the physical attributes of building areas, such as the soil capacity, the lie of the land and the level of ground water influence the intensity and type of land development and use.

Real estate location affects the rate of building more than land rate. Regulski (1982) claims that *"the value of real estate depends on economic rent,"* rent on location, location on utility and utility on proximity, so value depends on proximity. The location of building areas involves benefits related to demand, which are of particular significance to entities rendering services requiring direct contact with customers. The income of law firms, insurance companies and banks depend to a large extent on their location from the perspective of customers, who travel to city centres, where higher-level services are concentrated. The supply of land properties in city centres is limited and, as a result, they reach a high value per unit of area.

Private law firms or banks are capable of offering high prices or lease fees for real estate with attractive locations, since higher level services generate high revenues from activities conducted within a small area. Developers, attempting to maximise economic benefits on their investments, offer in the centres of large cities office premises (or apartments) usually situated in multi-storey buildings. In such an environment each square metre of real estate generates large benefits from the lease of residential and office premises or the sale thereof. Consequently, within city centres the period of return on investment in a multi-storey real estate is shorter than in the case of a low building. In other words, the more expensive the real estate is, the more developed it is.

Expensive land in the vicinity of usually commercial centres of cities sometimes feature depreciated low-standard residential real estate with relatively low rental rates. Their owners do not restore old buildings, waiting for an increase in land prices and opportunities for selling their land for purposes that would guarantee them high land rent. Therefore, the value of land property also depends on future changes with regard to its use, which can be determined with some probability. Anticipated changes in the use of real estate constitute one of the determinants of land speculation.

On the other hand, large-area stores, logistics centres, hypermarkets and single-family houses are usually built in the peripheral areas, where land prices are relatively low, which is connected with the mechanism of land rent. Non-agricultural functions, which provide land rent higher than agriculture, supersede the latter in cities and areas bordering cities and rural areas, especially when building plots have good communication access.

Therefore, the value of building land equals the value of agricultural land increased by capitalised location benefits, deriving both from its location and communication access, as well as land rent neighbourhood and technical and social infrastructure. The technical infrastructure refers to man-made utility devices including transport, communications, water, power, heat and gas-supply devices, as well as those connected with environment protection (waste management, sewage disposal and treatment), which create technical infrastructure on the land (Kupiec 1971), providing foundations for social and economic life (Piskozub 1977; Biehl 1986; Makieła 1998; Wenban-Smith 2006; Grzymała 2010). The social infrastructure, on the other hand, comprises education, healthcare, culture and sport and recreation establishments. The technical and social infrastructure generates external benefits and losses as well as social costs. External benefits mean positive economic and other than economic benefits obtained by a particular entity as a result of activities carried out by other entities. External effects are created in the environment of enterprises and population. According to Dziembowski (1983), they constitute *"savings in costs, in comparison with a situation where similar needs would have to be met on* *one's own."* Arrow (1974) claims that external effects are created in conditions where there is no influence of the market mechanism.

Positive external effects are classified into benefits located in specific places and the benefits of the particular agglomeration, associated with the city as a centre or groups of cities forming agglomerations or conurbations (Porter, 1996; Eberts, Mcmillan 1999; Coughlin, Segev 2000). According to Christaller's theory on centres, a city's rank is associated with its range of influence and its size, reflected in the number of citizens or the value of the GDP generated by the city. Cities functioning as centres of lower significance are places where basic goods and services are provided to the population and enterprises, whereas cities of higher rank, apart from basic goods and services, also offer higher-level goods and services, for example in the area of culture and art. The benefits for an agglomeration are divided into general, available to all citizens and entities residing within its area, and located in a specific place or places. Examples include the technical infrastructure in the industrial zone of the centre, which creates benefits for businesses, and the underground network, allowing citizens to get to work or generating service providers.

External benefits can be classified into three groups - resource-related, structural and flow-related (Polski 2009). For example, real estates located in the centres of large cities involve benefits associated with demand, generated for the most part by wealthy individuals using the services of banks or law firms. Real estate located in transport hubs are in turn the sources of flow-related benefits, connected with the traffic of customers, who additionally buy certain goods or services. Real estates located on the outskirts can be a source of resource-related benefits of an environmental nature if large-area plots equipped with technical infrastructure are not developed and filled with greenery, which creates favourable conditions for the leisure and recreation of citizens living in residential gminas.

On the other hand, negative external effects bring disadvantages for certain entities, resulting from the activities of other entities in the neighbourhood. Social costs are understood as negative external effects experienced by the local community or natural persons, created in the environment, and constituting a separate, unwanted and sometimes unexpected side effect from the production of goods and the provision of services, and it is not possible for the damage and losses caused to be repaired by those who caused them (Demsetz 1967; Dziembowski 1983). Examples include noise, vibration or air pollution experienced by the inhabitants of real estates located near heavy-traffic streets, with intense local and transit traffic. Real estates whose surrounding areas generate or may generate in the future negative external effects and social costs push away potential buyers. Residential buildings and land designated for housing construction lose value if they are exposed to negative external effects. On the other hand, real estates with an attractive location and external benefits available in their vicinity enjoy popularity among potential buyers.

Haughwout (2002) notes that land prices on the real estate market reflect both the existing and potential external benefits and disadvantages associated with the development of technical and social infrastructure. In other words, a buyer acquiring attractive residential real estate or land designated for development pays mostly for the availability of technical and social infrastructure services and social and economic life. If inhabitants are dissatisfied with local public services, poor communications access or other external disadvantages, they move to a territorial unit that offers external benefits in accordance with their preferences. Tiebout (1956) calls population migrations in search of favourable living conditions, leisure or work, 'voting with one's feet,' which is the equivalent of the market mechanism. In practice, the spatial mobility of inhabitants, which constitutes a significant premise in Tiebout's theory, is not unlimited, and one of the obstacles is high prices for real estate in large cities.

Another factor determining the value of real estate is associated with local spatial development plans, which, beside land registers, are the most permanent documents concerning private the ownership of real estate. Jędraszko (1996) and Sylwestrzak (2009) point out the benefits for private investors and for the whole of society arising from real estate being included in local development plans and equipped with infrastructure facilities by the gmina. Local development plans serve as a valuable source of information for potential buyers on the rights and restrictions regarding the development and use of a particular land property, as well as the opportunities and risks that can emerge in its proximity. In other words, the potential buyer learns whether and what can be built on a given land property and adjacent plots. In contrast, where there is no local spatial development plan, an entity interested in a particular real estate will not obtain any information on the opportunities and risks that can emerge in its proximity.

2. Supply-related determinants of real estate market development

2.1. The supply and attributes of land designated for housing construction

Local authorities who base their decisions on the public interest, treat land trading as an instrument for increasing the supply of building areas. Gminas collect agricultural land, merge it and divide into well-proportioned plots, and then in local spatial development plans the plots gain the function of building areas. Land properties, after gminas equip them with technical and social infrastructure facilities, can be sold to private investors or entities building communal or tenement dwellings. Thus local authorities make building areas attractive to potential investors and inhabitants (Billert 2006; Sylwestrzak 2009[1]). In other words, they create conditions conducive to the development of construction and the real estate market as well as the creation of settlements in the public interest and in compliance with the rules of spatial order.

Spatial order is broadly understood as the functionality and clarity of spatial structures, their harmonisation with the natural and cultural environment, and the benefits from the spatial development derived by inhabitants and businesses (Gaczek 2003; Billert 2006; Heffner 2007). Spatial order is the opposite of chaotic and spontaneous development of residential real estate on land properties not equipped with technical infrastructure facilities. Chaotic and spontaneous spatial development leads to negative effects, decreasing the attractiveness of real estate to potential buyers. Therefore, for example in Denmark, the public authorities do not allow too-intensive development of real estate with single-family houses (Sylwestrzak 2009) and counteract potential conflicts, caused for example by bothersome neighbourhoods, the

[1] An example of active and comprehensive land management conducted in the interests of residents can be the areas of Ørestad in Copenhagen. A community- and state-owned company provided building areas in accordance with the local development plan, equipped them with infrastructure and subsequently sold to private investors.

route of local roads or inappropriate methods of liquid waste disposal. As a result, they make the building areas attractive to their potential inhabitants.

In Poland the shortage of building areas equipped with technical infrastructure is one of the main obstacles to housing construction and the development of the land property market (Korniłowicz, Żelawski 2007). In urbanised areas, especially in cities with poviat rights, there is a vast area of land used for agriculture lying fallow or not used at all, some of which can be transformed into land designated for housing construction or other non-agricultural functions (Myna 2011a). In 2010, arable land in lubelskie voivodship covers 40% of the area of cities with poviat rights (in Zamość nearly half the city's area - Table 2). However, agricultural and undeveloped areas frequently were neither equipped with roads with upgraded hard surface or sewage systems nor included in local spatial development plans. In conditions of spontaneous and chaotic suburbanisation processes (Gorzym-Wilkowski 2009; Bański, Wesołowska 2010) agricultural land located within cities served as an instrument for speculation and hoarding used by development companies and natural persons. In other words, suburban land management in cities and suburban areas became an instrument for generating mostly the income of private businesses and natural persons (Billert 2006).

Local authorities did not use the opportunity to accumulate building areas and sometimes did not equip them with technical infrastructure facilities, which means that they did not create the conditions conducive to increase the supply of building plots, although there were exceptions to that. For example, in the Lublin area, in the Wólka gmina, a considerable amount of building areas, equipped with road and sewage system infrastructure, was included in the local development plans. As a result, a potential buyer had the chance to learn the rights and restrictions regarding the management and use of a specific area, as well as opportunities and risks that could emerge in its proximity.

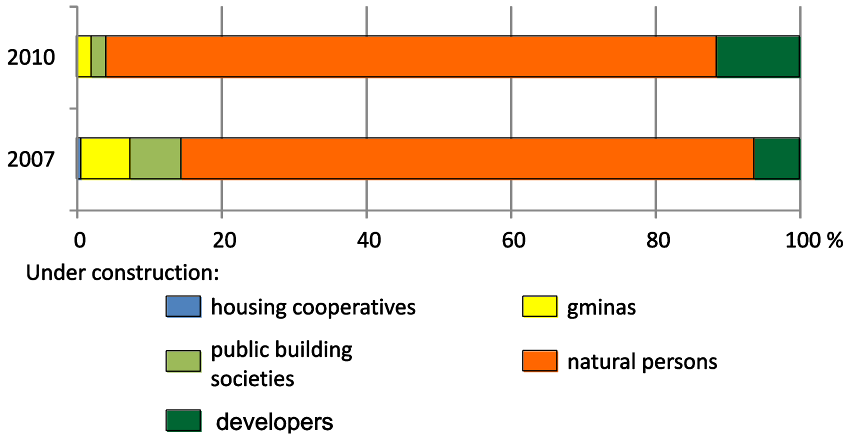
Land designated for housing construction and owned by a gmina relates to areas with or without infrastructure (Myna 2011a). In the years 2007-2010, the total area of land designated for housing construction and owned by local authorities in lubelskie voivodship decreased by 164.5 ha, i.e. 15.5%, (Table 1). Land designated for housing construction and owned by the gmina of Lublin comprised only 25.5 ha. Compared to agricultural land within the city area, they constituted only a fraction (0.45%) of its area. The resources of the city of Biała Podlaska comprised 22.8 ha of land designated for housing construction (nearly 10 ha more than in 2007), in Chełm 18.3 ha, and in Zamość only 7.9 ha (Table 1). Small acreages of this type of land was characteristic for those gminas in lubelskie voivodship that enjoyed high demand for building areas and intense construction traffic. In 2010, the local authorities in the Lublin poviat accumulated just 20.5 ha of land designated for housing construction, 4.7 ha less than in 2007, which proves the thesis that trade in land premises was not the gminas' strong point.

2.2. Land transferred to investors

Land transfer to investors means areas sold or transferred free of charge to entities performing housing investments. In 2010, the gminas of lubelskie voivodship transferred to investors 39.2 ha of land, of which as much as 95.7% was designated for single-family housing, and the remainder for multi-family housing (Fig.1). The purchasers of building land owned by gminas included mainly natural persons, whose share was predominant among housing investors in the market segment of single-family housing construction (Gorzym-Wilkowski 2009; Myna 2011a).

Based on the urban development stocktaking carried out in areas bordering on the western part of Lublin and the Konopnica gmina, it was established that the development of individual residential construction proceeded markedly faster than the installation of the sewage system and the road infrastructure in the building areas (Myna 2011b). Natural persons and developers built single-family houses or dwellings on scattered plots with no sewage systems, or upgraded hard-surface roads. Sewage facilities were replaced by holding tanks for liquid waste and, more rarely, onsite wastewater treatment systems, the construction of which was hindered by the small area of the plots (frequently not exceeding 500 m^2) and low soil permeability. In building areas lacking an infrastructure the natural persons who built houses temporarily paved dirt roads. The outskirts of the western part of Lublin had better hard surface roads and sewage systems than the bordering areas of the Konopnica gmina, although in some of the plots located near Raszyńska Street the sewage system was installed as late as in 2010 (Myna 2011b).

Fig.1. Land for housing construction transferred to investors by lubelskie voivodship gminas in 2007 and 2010



Source: Data from the Central Statistical Office in Warsaw.

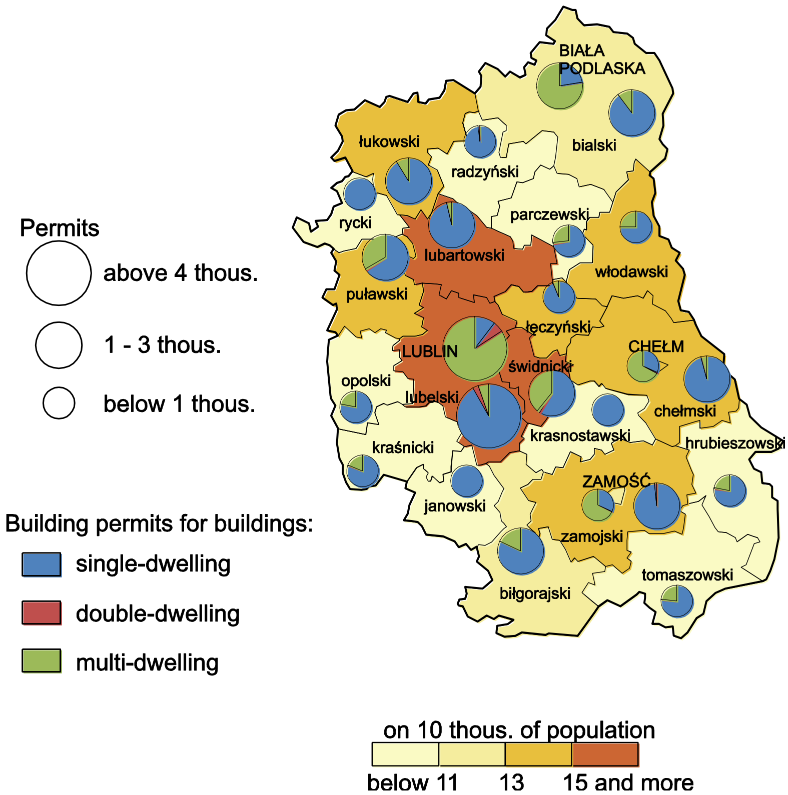
Real estate management by suburban-gmina authorities increased the supply of building areas equipped with infrastructure to an insufficient degree, so it failed to create conditions for the development of residential construction and the real estate market. The local authorities did not possess any instruments to counteract the blocking of building plots by their owners, who were not going to make any housing investments. Land owned by natural persons and used as investments were excluded from trade on the real estate market, in consequence limiting the supply of building plots. Some owners formally offered building plots for sale, but in fact did not intend to sell them. They awaited the end of the 5-year period when the gmina was authorised to claim a planning charge connected with an increase in the land value due to its reclassification in the local-development plan from agricultural to building land. In turn, the process of limiting the supply of building land with infrastructure on the market increased their prices and, as a result, hindered the development of residential construction and the residential real estate market.

2.3 Building permits and constructions in progress

A building permit is an administrative decision allowing the start and carrying out of construction, or the carrying out of construction work other than the construction of a building (the Building Law Act of 7 July 1994, Journal of Laws of 2006 No. 156, item 1118, as amended). Building permits are instruments used by public authorities to shape the broadly-understood spatial order. They are in the form of administrative decisions, which should be issued in compliance with the provisions specified in the spatial development plan of a gmina. In practice, when there is no local development plan, a building permit can be granted upon the issue of a decision with regard to the conditions of the area's development, which sometimes constitutes a discretionary and imperfect 'substitute' for a gmina's spatial development plan.

In the years 2007-2010, in 31.2 thousand building permits for the construction of residential buildings and dwellings were issued in lubelskie voivodship, with the number of decisions decreasing in 2010 nearly by 14% compared to 2007. The drop in the number of permits for the construction of single- and multi-family buildings was heaviest in 2008, and Lublin, Zamość and the Chełm, Lubartów and Łuków poviats, where in the years 2008-2010 not even one permit for the construction of a multi-family building was granted. The decrease in the number of building permits issued was also reported in the Świdnik, Biłgoraj and Kraśnik poviats. Simultaneously, the number of permits for the construction of single-family houses and dwellings obtained in the Lublin poviats in 2008 increased by 16.6% and each year (2008-2010) exceeded 1 thousand decisions.

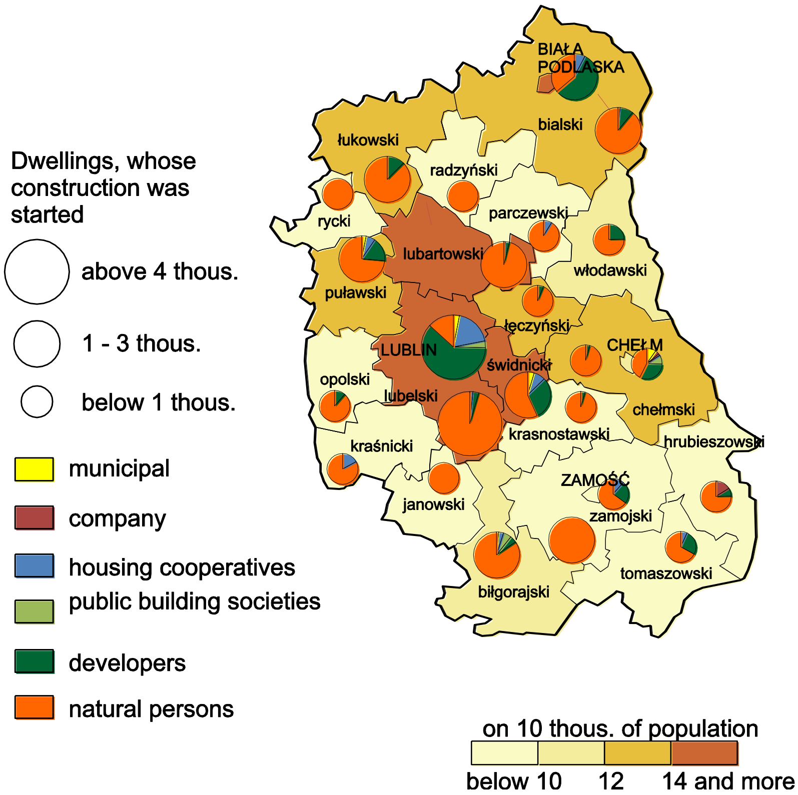
Fig.2. Building permits for residential buildings and dwellings by poviats in the years 2007- 2010



Source: Data from the Central Statistical Office in Warsaw.

More than two thirds of issued permits applied to the construction of single-family houses, 31.4% to multi-family houses, and the remainder to two-storey buildings comprising two dwellings. Permits for the construction of multi-family houses involved for the most part investments undertaken by developers and housing co-operatives planned within the city of Lublin, in other cities with poviat rights, and in the Puławy poviat. In Lublin, more than two fifths of permits applied to multi-family houses. On the other hand, in the Janów, Krasnystaw and Ryki poviats permits were issued only (and in the Chełm, Lubartów and Łuków poviats almost exclusively) for the construction of single-family houses. In Lublin and the Lublin, Świdnik and Zamość poviats permits were also granted for the construction of terraced and detached building comprising two dwellings.

Fig.3. Dwellings whose construction was started in a breakdown by poviats in the years 2007- 2010



Source Data from the Central Statistical Office in Warsaw.

In the years 2007-2010, over 7 thousand permits for the construction of residential buildings and dwellings were issued in Lublin (Fig. 2), 4.3 thousand in the Lublin poviat, 1.7 thousand in the Puławy poviat, 1.5 thousand in the Biała Podlaska poviat and 1.4 thousand in the Zamość, Łuków and Lubartów poviats, whereas in the Hrubieszów poviat only 346, and in the Parczew poviat 372 (i.e. an annual average lower than 100 - Table 3). Over the years, on average 74 permits for the construction of residential buildings and dwellings were issued per 10 thousand inhabitants in the

Lublin poviat, 58 in the Biała Podlaska poviat, 50 in the city of Lublin and over 35 permits for the construction of residential buildings in the Świdnik, Lubartów, Puławy and Chełm poviats. A low ratio of the number of building permits to the number of inhabitants was reported in the Hrubieszów, Ryki and Krasnystaw poviats (annual average from 13 to 19 per 10 thousand inhabitants).

In the analysed period, each year over 7 thousand dwellings were started (Fig. 3). Natural persons had the largest share (more than two thirds), while the share of other entities (among which development companies were predominant) was markedly lower, amounting to 22.2%. In the Lublin poviat the construction of 301 dwellings per 10 thousand inhabitants was started, in Biała Podlaska 192 dwellings, 174 in the city of Lublin, 153 in the Świdnik poviat, whereas in the Hrubieszów poviat only 52 and in the Krasnystaw poviat 59 dwellings. The number of dwellings started in the years analysed, was strongly correlated to the number of permits issued for the construction of dwellings and residential buildings (both variables expressed per 10 thousand inhabitants). Pearson's linear correlation coefficient amounted to 0.94 and its statistical significance was at the 0.01 level.

2.4. Dwellings completed

The completion of a building or dwelling is understood as an investor's notification to the Construction Supervision Inspectorate about the completion of the construction involved, with no objections from the Inspectorate in the form of administrative decisions, or obtaining a permit from a construction supervision authority for the use of the building or dwelling involved. Dwellings are built to satisfy the own needs of investors, for profit from sale or rental or to satisfy the needs of poor inhabitants. An investor in housing construction can be a natural or a legal person.

Thus, housing construction is classified from the investor's perspective and goal into

1) private dwellings, built by individuals running (or not) business activities and churches and religious associations

- for the investor’s own use (a natural person and their family),
- to meet the housing needs of the investor’s employees, or
- for sale or rental for the purpose of gaining profit.

2) dwellings built by development companies or other entities to gain profit (excluding construction performed by individuals), designated for sale or rental,

3) co-operative dwellings, for the members of a co-operative,

4) municipal dwellings, for the most part communal housing, meant to satisfy the housing needs of low-income households, and financed by the gmina,

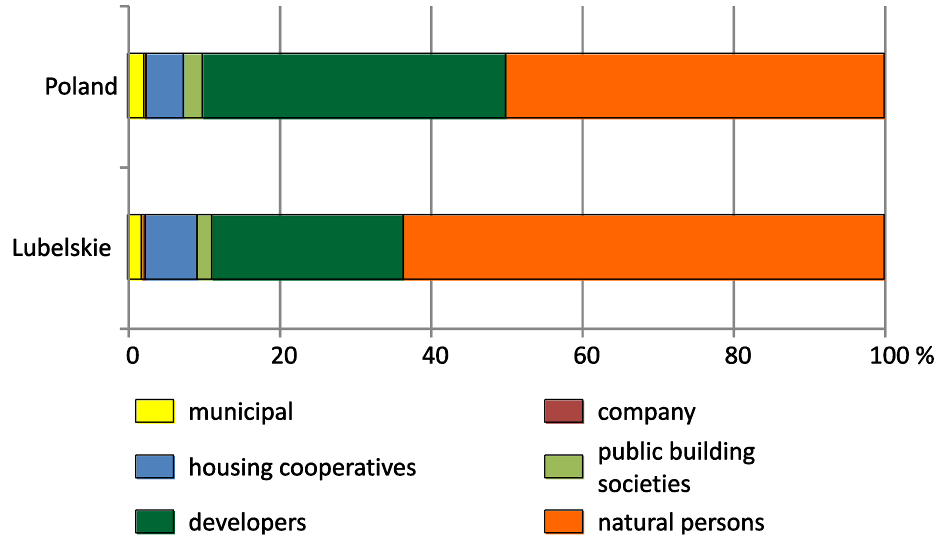
5) municipal tenement dwellings, implemented by non-profit municipal housing construction associations (using the credit line of Bank Gospodarstwa Krajowego),

6) company dwellings, provided by employment establishments of the public or private sector in order to satisfy the housing needs of their employees.

The supply of residential real estate on the primary and secondary markets consists of residential premises offered for sale. The supply on the primary market comprises for the most part completed dwellings offered for sale (or the rental market), although in a small part it results from the transformations of non-residential real estate into residential premises. Therefore, it is increased mainly through housing construction carried out by development companies and other entities, individuals, housing-cooperatives or municipal housing construction associations (if they act as developers and build dwellings for sale on the free market).

In 2008, the number of completed dwellings in Poland increased compared to the previous year, while in the next two years it decreased. Housing construction growth was clearly diversified spatially. In voivodships with large urban agglomerations with a multitude of development companies the number of completed dwellings was on the increase up to 2009. The largest number of completed residential premises per 10 thousand inhabitants was reported in the mazowieckie voivodship (262), and slightly fewer in pomorskie (235), małopolskie (181) and wielkopolskie (172), with the growth in housing construction occurring mainly in large urban agglomerations (Czerny 2005; Kotus 2005; Gorzym-Wilkowski 2009). In comparison with lubelskie voivodship, characterised by a low level of urbanisation, with less than 50% inhabitants living in cities, only 115 dwellings per 10 thousand inhabitants were completed. i.e. more than one third less than the average for Poland.

Fig.4. Dwellings completed in a breakdown by ownership type in the years 2007-2010

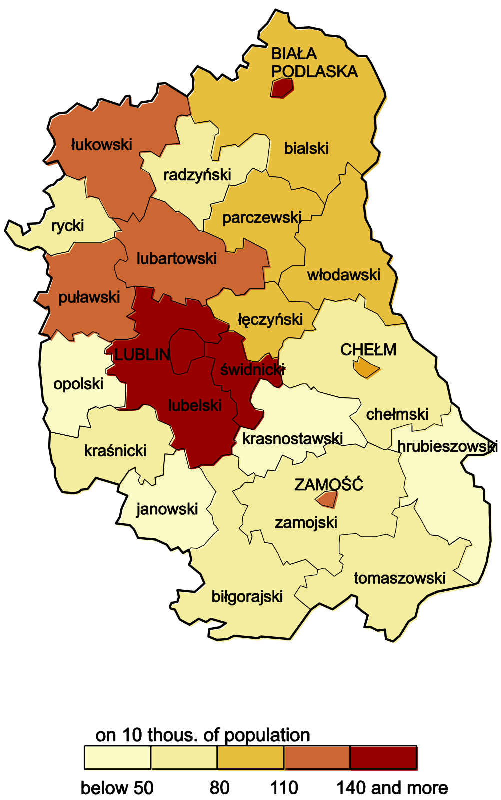


Source: Data from the Central Statistical Office in Warsaw.

In the analysed period the share of individual construction (mainly involving individuals) in the number of completed dwellings in Poland amounted to 50% (Fig. 4). The share of development companies (in Table 5 included under other entities) in the material effects of housing construction reached 40.1%, although it fluctuated over the years. In mazowieckie, pomorskie, zachodniopomorskie, małopolskie and podlaskie voivodships the share of development companies (developers) in the number of completed dwellings increased up to 2009, while in 2010 it decreased, which translated into a decrease in the total number of completed dwellings. In the entire period under analysis, in mazowieckie and pomorskie voivodships developers completed more than half the total number of constructed residential premises. Given the fact that individuals in general built dwellings with the aim of satisfying their own needs, a hypothesis can be formulated that developers have a predominant share in the supply of residential premises on the primary real estate market.

In the years 2007-2010, over 24.8 thousand dwellings were built in lubelskie voivodship. Similar to in the whole of Poland, an increase in completed dwellings was reported in 2007, followed by a decrease in subsequent years. Significant exceptions to the rule were observed in the Lublin poviat, where the number of completed dwellings increased in 2009, and the city of Lublin, characterised by fluctuations in the number of constructed dwellings. High rates of the number of completed dwellings per 10 thousand inhabitants were reported in the following poviats: Lublin (227), Świdnik (157), Biała Podlaska (208) and Lublin (188). In contrast, not many dwellings – below 50 per 10 thousand inhabitants – were completed in the Janów, Hrubieszów, Opole and Krasnystaw poviats (Fig. 5).

Fig.5. Total dwellings completed in a breakdown by poviats in the years 2007-2010



Source: Data from the Central Statistical Office in Warsaw.

The ownership structure of completed residential premises in lubelskie voivodship was considerably different from that for Poland (Fig. 4). In the years 2007-2010, the majority (63.3%) of completed dwellings in the voivodship belonged to natural persons. The share of housing co-operative dwellings in the total number of completed residential premises was higher than the average for Poland. When undertaking investments in residential real estate, housing co-operatives competed with other entities on the primary real estate market by also selling new dwellings to those who were not members of the housing co-operative. Sold dwellings were separated from the property of the co-operative, being transformed into the dwelling stock of natural persons. When the share of dwellings with separate ownership in a building exceeded 50%, their owners could establish a homeowners' association (article 24 of the Housing Co-Operative Act…). The share of developers' construction (included in Table 8 under other entities) in completed residential premises in lubelskie voivodship was over two-and-a-half times lower than the national average and had been on the decrease since 2009. The slight growth in municipal tenement and municipal housing was in turn unfavourable in conditions characterised by strong demand for the rental of cheap dwellings by individuals who neither have their own funds nor were creditworthy to finance the construction or purchase of their own dwelling.

The structure of completed dwellings was spatially diversified. In most poviats of lubelskie voivodship the share of housing construction by individuals was dominant, i.e. over 75%. In the Chełm, Janów, Ryki and Zamość poviats 100% completed dwellings fell into that category, whereas in the Łęczna and Parczew poviats – over 99%. Mostly single-family houses were built there, with the aim of satisfying personal housing needs. The growth in individual housing construction concentrated in urban and suburban areas, which were the destination for inhabitants who migrated from cities (Bański, Wesołowska 2010). Land properties were usually cheaper in suburban areas than in cities, whereas the opposite was true for building plots. The attractiveness of land property and residential real estate located in suburban areas was strictly connected with their vicinity to the city, which, as a centre, constituted a source of external benefits to the population and businesses.

The suburban areas of Lublin and other cities in the voivodship differed in terms of the housing construction structure from gminas bordering Warsaw, Kraków or

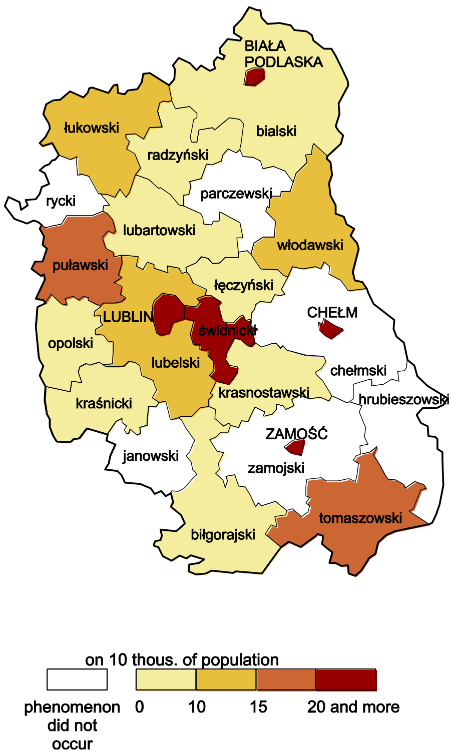
Wrocław, where the share of developers' construction was greater. In lubelskie voivodship, single-family houses in suburban gminas were built for sale mainly by natural persons, although sometimes they were built by development companies. In the Lublin poviat surrounding the city, single-family housing built by individuals was predominant (Myna 2011a), of which the smaller part was designated for sale on the real estate market, sometimes without the participation of real estate agents. Individuals who acted as developers bought land properties on the outskirts of Lublin and other cities or in areas bordering the city and suburban gminas. They built houses based on investment succession, smoothly proceeding from the construction of one house to another, financed chiefly from funds obtained from the sale of the previous house. Natural persons building real estate for profit frequently purchased plots with an area of 400-600 m^2, subsequently divided into two parts designated for semi-detached houses. In this way they made intensive use of land properties, which allowed them to shorten the payback time and generate higher profits. Sometimes individual investors built houses with a separate dwelling on each storey, or terrace houses on narrow plots, whose area frequently did not exceed 250 m^2.

The construction of detached or semi-detached houses on scattered plots was not conducive to creating spatial order, exposing the buyers to external disadvantages caused by the lack of basic technical infrastructure and social infrastructure (Billert 2006). And the development of significant parts of plots with single-family houses led to such a situation that city inhabitants who had wanted to escape concrete housing estates moved to areas densely occupied by single-family houses. So the buyers of residential real estate did not always act rationally, for example following the vogue for owning a large house reflecting one's social status.

Sometimes developers built houses in the so-called closed-off estates, such as "Borek" in the gmina of Wólka and "Płouszowice" in the gmina of Jastków. They form enclaves which do not have infrastructural or social connection with the surrounding areas and are characterised by the intensive development of plots with residential real estate. The weak side of such locations for housing construction is the lack of external benefits from social infrastructure, which in conditions of poor communications access exposes the inhabitants of the Płouszowice housing estate to high social costs connected, for example, with driving children to schools or kindergartens. Troublesome journeys to work, service providers or school are associated with both the waste of time and physical and mental fatigue, hindering the performance of social roles and participation in family life. Nevertheless, the desire to own a house with a garden is so strong that residential real estate with poor communications access manage to find their buyers, but their prices are lower than those for houses located in cities, where most of residential premises were completed.

Cities with poviat rights had a relatively large (more than 30%) share of dwellings built by developers and generally designated for sale (Fig. 6). Lublin was the only poviat in the voivodship where dwellings built by developers were in the majority (60%) among completed dwellings. In Lublin and other cities developers carried out their investments in down-town areas in the form of the so-called infill housing construction, and on the outskirts. In building areas located within city borders they built chiefly multi-family houses. Developers constructing multi-family houses acquired plots equipped with basic technical infrastructure.

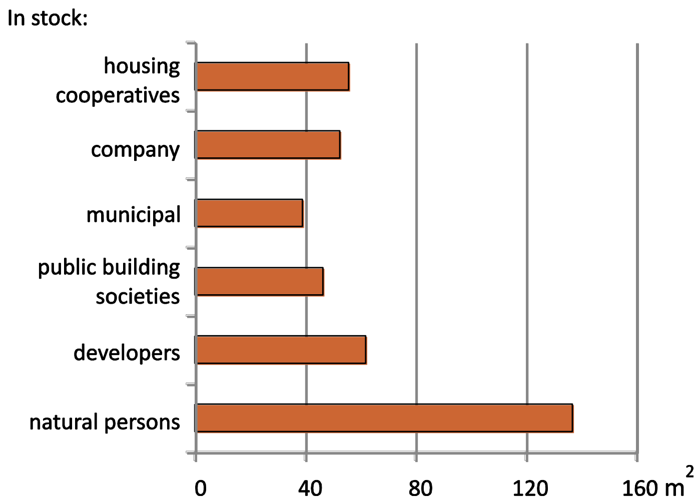
Fig. 6. Dwellings completed by developers in the years 2007-2010 by poviats



Source: Data from the Central Statistical Office in Warsaw.

In 2010, the average floor space of a completed dwelling in Poland exceeded 106 m^2. The floor space refers to the total floor space of rooms, kitchens, alcoves, larders, halls, bathrooms, toilets, encased porches or verandas contained within the dwelling that serve the housing or utility purposes of their inhabitants. Dwelling floor space does not include balconies, terraces, loggias, mezzanines, laundry rooms, drying rooms, attics or garages (the Act on the protection of inhabitants, the dwelling resources of gminas and the amended Civil Code of 21 June 2001, Journal of Laws of 2005, No. 31, item 266). The national average was influenced mainly by completed single-family houses with an average floor space of 145.7 m^2 and dwellings completed by developers (66 m^2). Large dwellings with a floor space exceeding 70 m^2 were built by developers in śląskie, łódzkie and mazowieckie voivodships, while small dwellings (below 60 m^2) in kujawsko-pomorskie and podkarpackie (Table 6).

Fig.7. Average usable floor space of dwellings completed in lubelskie voivodship in a breakdown by ownership type in the years 2007-2010

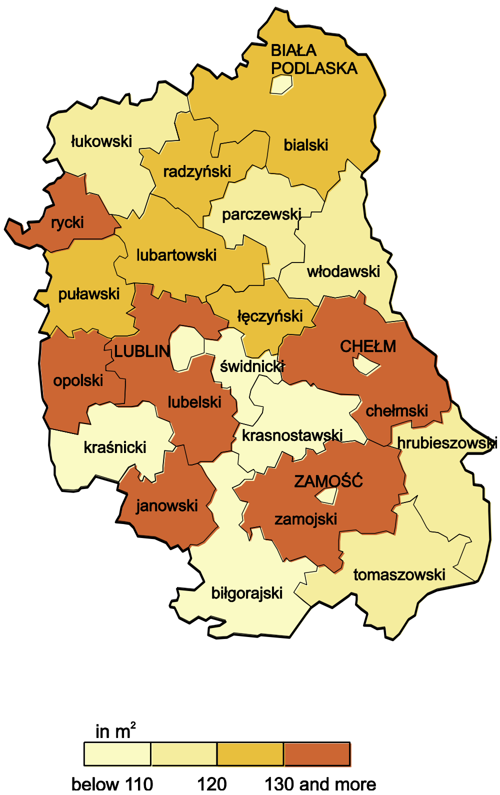


Source: Data from the Central Statistical Office in Warsaw.

In lubelskie voivodship the average floor space of a completed dwelling exceeded 107.7 m^2 and was higher by 1.5% than the national average. As in Poland as a whole, the highest average was reported in dwellings built by individuals (Fig. 7). In 2008, it amounted to 164.9 m^2 in Lublin, while in the Lublin, Świdnik and Janów poviats in some years it exceeded 150 m^2. In contrast, the voivodship average floor space of completed dwellings owned by co-operatives amounted to 57.1 m^2, and dwellings in the resources of developers 60.9 m^2 (Fig. 7).

The poviats varied considerably in terms of the average floor space of dwellings completed by individuals and developers. In the Puławy poviat (dominated by the town of Puławy) the average floor space of a dwelling completed by a developer exceeded 70 m^2, in Lublin 60 m^2, while in the Łuków, Radzyń Podlaski and Włodawa poviats it was below 50 m^2 (Fig. 8).

Fig. 8. Average usable floor space of dwellings completed in a breakdown by poviats in the years 2007-2010



Source: Data from the Central Statistical Office in Warsaw.

In order to determine the strength and nature of the relationship between the number of dwellings completed by developers and the urbanisation level of poviats, the correlation coefficient and linear regression models were used. Pearson's linear correlation coefficient between the number of dwellings completed by developers per 10 thousand inhabitants in the years 2007-2010 and the average share of urban population turned out to be high (r_{yx}= 0.83) and statistically significant at the level of 0.01. Therefore, there is a reason that the determined strength of correlation between the analysed variables does not equal zero.

The functional relationship between the analysed variables is shown in the following regression model

$$y_i = 0,798x_i - 15,348 + z_i$$

$$[0,115] \quad [5,804] \quad [16,141]$$

where y_i – the number of dwellings completed by developers per 10 thousand inhabitants (for i= 1,2,…,n),

x_i - share of urban population in in the total population of a given poviat (for i= 1,2,…,n),

z_i - the residual component ($z_i = y_i - y_i^{'}$),

$S(a_{yx})$, $S(b_{yx})$, placed in square brackets, denote standard errors in the estimation of structural parameters whereas S(zi) is the measure of the regression function fitting error.

Based on the estimated linear regression coefficient, it was found that a one percentage point increase in the share of urban population in the total population of a given poviat corresponds to the average increase in the number of dwellings completed by 0.798 (per 10 thousand inhabitants).

The linear regression model was verified using such measures as average error in fitting the regression function with empirical data, and standard errors in structural parameter estimates, as well as determination and indetermination coefficients. The results of the analysis show that the regression function fitting error is relatively high as it represents 38.9% of the arithmetic mean level of the number of dwellings completed the years 2007-2010. The variation coefficient of the resulting linear regression estimator is low (the standard error constitutes 14.4% of the point estimate), whereas the determination coefficient is high (68.6%). Therefore, 68.6% of the variation in the number of dwellings completed is determined by the variation in the share of the urban population in the total population of poviats, whereas 31.4% of the variation is determined by other factors.

In the next stage of analysis, the significance of the linear regression coefficient was assessed. The hypothesis H0 E(ayx)=0, and the alternative hypothesis H1E(ayx) ≠ 0 were formulated.

Based on the test results for the significance of the linear regression coefficient for a small sample, it was decided to reject the zero hypothesis, according to which the coefficient did not significantly differ from zero. The regression coefficient between the number of dwellings completed per 10 thousand inhabitants residents and the level of urbanisation in the poviats is statistically significant at the level of 0.01. In other words, once in a hundred times we make a mistaken claim that a close correlation occurs between the number of dwellings completed and the share of urban population in the total population of poviats.

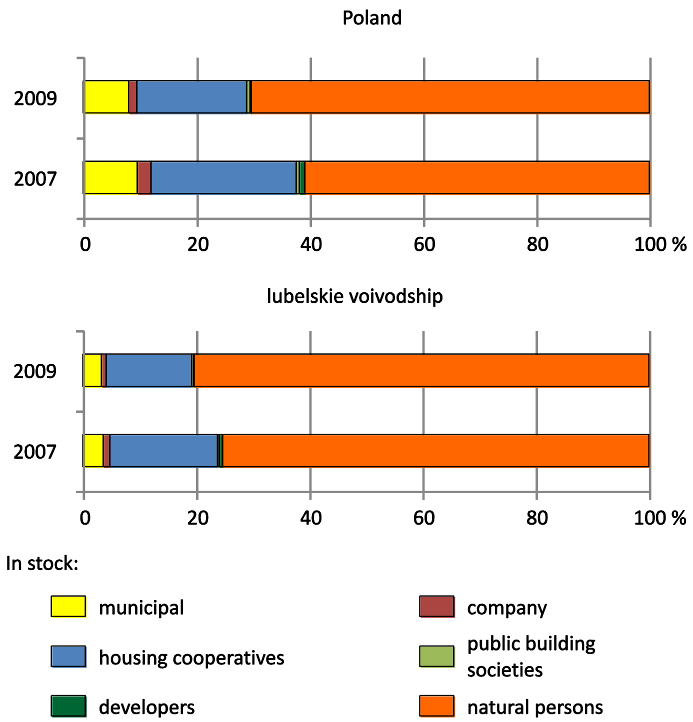
2.5. Changes in the size and structure of the dwelling stock

In the years 2007-2010 the size and ownership structure of the dwellings stock changed. In 2010, the dwelling stock in Poland increased compared to 2007 by 3.3% (Table 13). Structural changes were linked both to new dwellings being completed and the existing stock being privatised. Privatisation was one of the elements of market transformations in the economy. Employment establishments got rid of residential premises as redundant assets that did not serve either production or service-oriented purposes. In housing co-operatives residential premises were separated for the benefit of their owners and transformed into premises with full ownership and land register. Gminas that lacked funds for the repair and renovation of municipal buildings also transferred dwellings to individuals residing in them. In the years 2007-2010, the number of residential premises privatised, or rather, strictly speaking, usually sold without a tender procedure, was over twice as high as the number of commissioned dwellings. In lubelskie voivodship the number of privatised dwellings was almost two-and-a-half times higher than commissioned ones (Table 11).

In 2009, the dwelling stock structure in Poland was dominated by premises owned by individuals, with a share of over 70.6%, i.e. 7.8 percentage points higher than in 2007 (Fig. 9). In the analysed period, the share of co-operative residential premises decreased by 5.2 percentage points, municipal by 1.1 percentage point, and those provided by work establishments by 0.9 of a percentage point. The share of developer-owned residential premises in the dwelling stock decreased, in turn, from 0.9% to 0.2%, and the figure referred both to unsold dwellings and dwellings designated for rental. They were built mainly in large urban agglomerations in mazowieckie, małopolskie, pomorskie and dolnośląskie voivodships. Nearly every third dwelling sold by developers was located in mazowieckie voivodship, chiefly in Warsaw and surrounding areas, and some of such dwellings were rented, thus generating profit in the form of rent.

In lubelskie voivodship the share of privately-owned dwellings amounted to 80.5% and was higher than the average for Poland by almost 10 percentage points. However, in poviats with a low level of urbanisation it exceeded 90%. The second highest share in the dwelling stock structure was that of co-operative dwellings (15%), whereas other ownership forms were insignificant and did not exceed 3.5%. In cities with poviat rights and poviats with a relatively high level of urbanisation - Łęczna, Świdnik, Puławy and Kraśnik - co-operatives had a large share of the total dwelling structure (from 16.4% to 31.1%). Residential premises owned by developers had only a 0.1% share in the total dwelling stock in the voivodship (Table 22).

Fig. 9. The dwelling stock by ownership type in 2007 and 2009

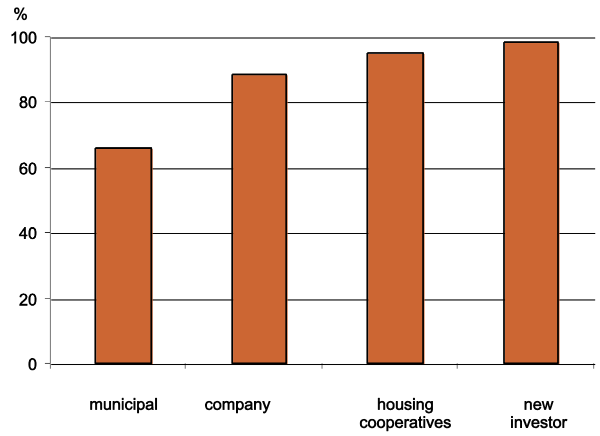


Source: Data from the Central Statistical Office in Warsaw.

Sold municipal or company dwellings became the property of individuals who established condominiums. In 2009, buildings (with established condominiums) built by developers had the largest share of dwellings owned by natural persons (Fig. 10). In Poland and in lubelskie voivodship condominiums where established in 97.3% and 98.4% of residential premises, respectively. Residential premises that did not find buyers remained the property of developers.

In the depreciated old residential premises owned by gminas, employment establishments or the State Treasury, usually only a part of the dwellings became privatised. In buildings with condominiums established from the resources of employment establishments the share of residential premises owned by natural persons was below 90%. The lowest, not exceeding two thirds, the share of residential premises owned by individuals was reported in buildings with condominiums established from the resources of gminas (Fig. 10).

Fig. 10. Dwellings owned by individuals in condominiums in lubelskie voivodship in 2009



Source: Data from the Central Statistical Office in Warsaw.

The fact that in buildings with condominiums there remained some premises that had not been privatised complicated the management of the dwelling stock, and particularly the collection of funds for repairs and renovations. Given such a mix of dwelling ownership in buildings belonging to housing condominiums and the maintenance of restrictions on rent-fixing, the private ownership of dwellings was frozen and as such made unable to generate funds for restoration. According to Billert (2006) and Majchrzak (2006) the ownership of old, depreciated residential real estate was transferred into possessions. In other words, it cannot be used as a source generating capital. The scattered privatisation of the dwelling stock owned by gminas, employment establishments or the State Treasury constituted an obstacle to the development of the real estate market.

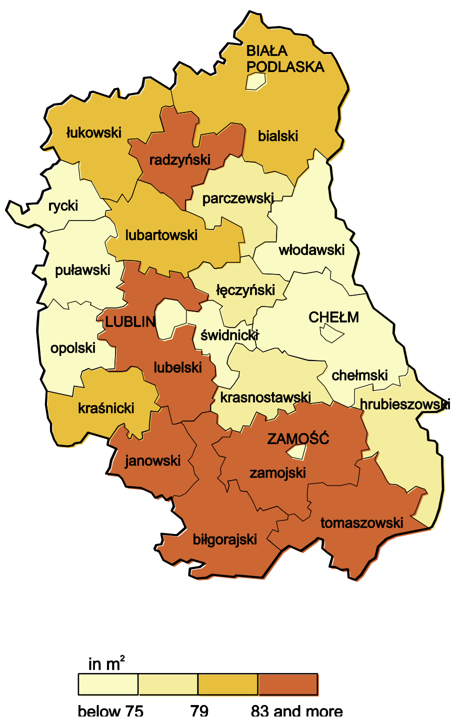
3. Demand-related determinants of the development of the real estate market

3.1. Dwelling occupancy level

Besides supply-related determinants, the real estate market is also influenced by demand-related determinants, the most important of which are unsatisfied housing needs. Demand involves both the pursuit to improve living conditions and a shortage of dwellings (Cesarski 2007), which is estimated in Poland at 60-70 thousand dwellings per annum (Bryx 2001). A measure of the potential demand for dwellings can be, for example, the difference between the number of households and the number of dwellings. In the highly-economically-developed countries of the European Union, housing conditions are assessed according to the following criteria- the number of rooms or dwellings, or the average usable floor space per person. For example, in Germany housing conditions are considered to be good if there is one room per person in a dwelling. If the number of occupants is higher than the number of rooms in a given dwelling, housing conditions are described as poor (Jędrzaszko 1996). In this survey, an analysis was performed of the average number of rooms per dwelling, the number of dwellings per 100 inhabitants and the average number of rooms and usable floor space of a dwelling per capita.

In the years 2007-2010, the average usable floor space of a dwelling in Poland increased by 1.1 m^2 (i.e. by 1.6%), amounting to 70.9 m^2. Dwellings in rural areas were larger than those built in cities and, as a consequence, the difference between them in terms of the average usable floor space became bigger. Lubelskie voivodship reported a rise in average usable floor space by 0.8 m^2 (i.e. to 74.7 m^2) and was linked to the significant share of single-family houses completed in residential buildings. High average usable floor space, exceeding 80 m^2, was characteristic mainly of poviats with a low level of urbanisation - the Lublin, Janów, Zamość, Biłgoraj, Radzyń Podaski, Tomaszów Lubelski, Biała Podlaska, Łuków and Lubartów poviats, where the dwelling stock was dominated by single-family houses. Low averages (below 70 m^2) were reported in cities with poviat rights as well as in the Świdnik poviat, where multi-family houses were predominant (Fig. 11 and 12).

Fig. 11. Average usable floor space of dwellings by poviats in 2010



Source: Data from the Central Statistical Office in Warsaw.

In 2007 in Poland there were on average 293 inhabitants per 100 dwellings, whereas in 2010 the occupancy level decreased to 285 inhabitants (Table 13). The average usable floor space per capita amounted to nearly 25 m^2, while in mazowieckie voivodship it was close to 27 m^2. In mazowieckie and Łódzkie voivodship the ratio of inhabitants per dwelling did not exceed 2.6, whereas in podkarpackie, wielkopolskie, małopolskie and opolskie voivodships, characterised generally by positive population growth rate, there were on average more than 3 inhabitants per dwelling. Therefore, the dwelling occupancy level was spatially diversified.

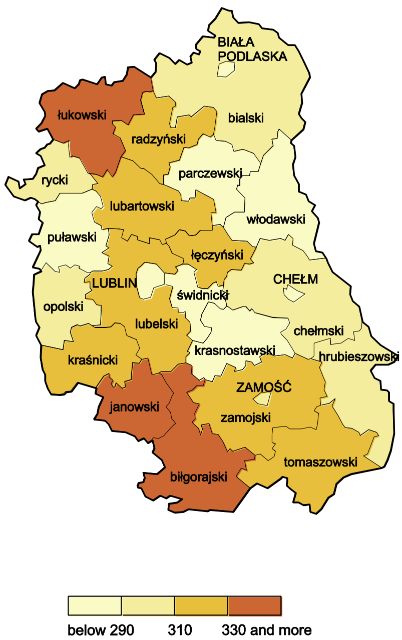
Fig. 12. Average usable floor space of dwellings in lubelskie voivodship by ownership type in 2010

Source: Data from the Central Statistical Office in Warsaw.

In lubelskie voivodship the number of inhabitants per 100 dwellings amounted to 296 and decreased by nearly 3% compared to 2007 (Table 15). The dwelling occupancy level in rural areas was higher by almost 16% compared to cities. In the Janów, Biłgoraj and Łuków poviats there were over 330 inhabitants per 100 dwellings, whereas in Lublin, Chełm and Biała Podlaska less than 280 inhabitants (Fig. 13). In the years 2007-2010, the average usable floor space of a dwelling per capita increased by over 1 m^2, amounting to 25.3 m^2. The decrease in the average dwelling occupancy level was linked to the completion of new dwellings as well as the negative population growth ratio and population migrations. Low dwelling occupancy levels in cities resulted from the fact that dwellings in cities were occupied by multigenerational families to a lesser extent than in rural areas.

A dwelling unit may consist of one or several rooms and auxiliary rooms. A room is defined as a space with an area of at least 4 m^2 and direct sunlight (through a window or glass doors in the external wall of a building), separated from other rooms by fixed walls reaching from floor to ceiling. Living rooms, bedrooms and kitchens are all regarded as rooms provided that they meet the above criteria. However, entrance halls, hallways, bathrooms, toilets, pantries, verandas, porches, and storerooms are not regarded as rooms, regardless of their size and type of lighting. In 2010, an average dwelling in Poland comprised 3.8 rooms. Dwellings in rural areas had more rooms than in cities. In lubelskie voivodship, similarly to opolskie, wielkopolskie, podkarpackie, podlaskie, małopolskie and lubuskie voivodships, the number of rooms per dwelling was above the national average (Table 13). In the Chełm, Świdnik, Opole poviats and in the city of Lublin the average dwelling comprised less than 3.6 rooms, in the Biłgoraj and Biała Podlaska poviats nearly 4 rooms, in the Radzyń Podlaski poviat 4, while in the Lublin poviat more than 4 (Table 15).

Fig. 13. The number of persons per 100 dwellings by poviats in 2010



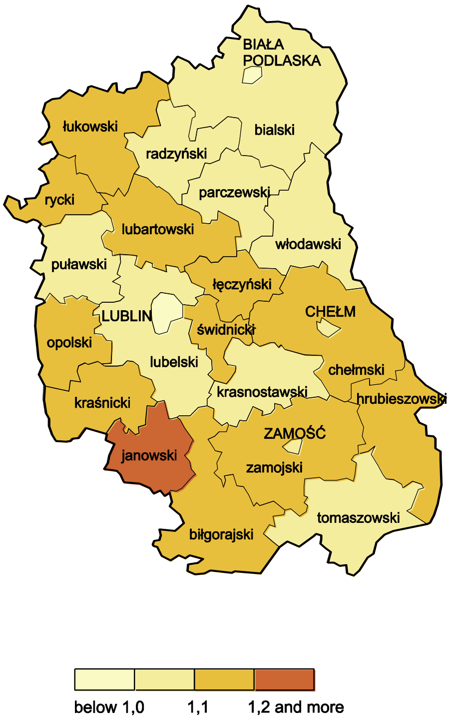
Source: Data from the Central Statistical Office in Warsaw.

In the years analysed here, the average number of inhabitants per room decreased significantly, which indicated an improvement in housing conditions. The ratio for Poland decreased from 1.09 to 1.05, and for lubelskie voivodship from 1.11 to 1.07. In 2010, in Podlaskie, Opolskie, Śląskie, Mazowieckie, Dolnośląskie, Lubuskie, Łódzkie and Zachodniopomorskie there were on average one person per room, so the average housing conditions can be regarded as good. While the average index for the lubelskie voivodship was above 1, in Lublin, Biała Podlaska, Chełm and the Włodawa, Biała Podlaska, Parczew and Puławy it equalled 1 (Fig. 14). However, the average values comprised a spectrum ranging from multi-room dwellings, where individuals lived alone, to one- or two-room dwellings occupied by families with at least one child (hence, there was more than one person per room). High occupancy levels were especially characteristic of municipal, social tenement and privately-owned dwellings in condominium buildings with more than three rooms, so they generally consisted of two rooms (not counting the kitchen) (Myna 2006). Given the fact that the average family consisted of more than two persons (Local Data Bank - www.stat.gov.pl), there were more than 1 person per room, which indicated poor housing conditions.

Given the too-high occupancy levels and the shortage of dwellings, most of the dwelling stock was occupied. However, following Poland's accession to the European Union, when hundreds of thousands of Poles went abroad in search of jobs and better living conditions, permanently or temporarily unoccupied dwellings became an increasingly frequent phenomenon. An unoccupied dwelling is defined as a dwelling where, as of 31 December of a given reporting year, nobody was registered for permanent or temporary stay, and nobody was staying (even temporarily, without registration (Methodological Guidelines …2001).

Among unoccupied dwellings, the following types can be distinguished: non-allocated dwellings located in newly-built or completed building, dwellings under renovation or designated for renovation, unoccupied dwellings due to ongoing court or enforcement proceedings, and dwellings for sale or rent. Unoccupied dwellings also include tied accommodation, dwellings not approved for habitation due to their poor technical state, dwellings held in reserve, dwellings used by owners for temporary or seasonal stays (referred to as second houses) and dwellings used for conducting economic activity without being permanently adapted for business purposes.

Fig. 14. The number of persons per room by poviats in 2010



Source: Data from the Central Statistical Office in Warsaw.

In 2009, unoccupied dwellings represented a small portion (0.5%) of the dwelling stock in Poland, including both old and new dwelling stock completed by developers (Table 23). In lubelskie voivodship out of over 1.5 thousand unoccupied residential premises, which comprised 0.2% of the dwelling stock, nearly two thirds were municipal and company dwellings (Table 24). Unoccupied dwellings from the old stock frequently lacked central heating or hot water installations. Some of them, designated for major renovation, remained unoccupied for years.

More than two thirds of unoccupied municipal were located in mazowieckie, Śląskie, dolnośląskie and Łódzkie voivodships. The highest increase in the share of unoccupied premises was reported for dwelling stock owned by developers, who, following the slump in demand observed after 2008, could not sell all the dwellings completed. In 2009, the largest (22%) share of occupied residential buildings in lubelskie voivodship was that of developers' stock, whereas in the case of company dwellings 5.9% was empty, 2.8% in the case of municipal dwellings, and only 0.2% of co-operative dwellings. In 2009, more than a half of developers' dwellings in Poland was unoccupied, since they did not attract buyers, of which nearly a half was located in mazowieckie voivodship, mainly in Warsaw.

Another reason behind unoccupied dwellings consistedof treating real estate as an investment, waiting for an increase in its value. Unoccupied dwellings serving as investments are situated in attractive districts in large cities or in popular tourist spots. Some of the owners rent their dwellings unofficially to avoid paying lease tax. In such a case, the fact that a dwelling is occupied by an unregistered person is not reflected in public statistics, and therefore its classified as empty.

3.2. The depreciation of the dwelling stock

Dwellings undergo gradual material degradation as a result of their utilisation and the impact of weather conditions (rain, snow, frost or wind) as well as external factors - noise, air pollution or earth vibrations caused by human activities. Buildings and building materials' becoming legally obsolete is linked to progress in the field of technology and building materials, thanks to which new dwellings have better constructions, better technical facilities, and are less energy-consuming and more spacious and functional than those built according based on old norms and technologies. Commercial and public facilities are also subject to becoming technically and legally obsolete, resulting for example from changed standards or service technologies, which have translated to changes in the demand for and supply of real estate and, in consequence, their prices.

In the middle of the first decade of the 2000s, the condition of 28.0% of municipal buildings in Poland was very poor, 22% of which required major renovations and over 6% was not fit for living in. The demolition of such buildings is going to increase the demand for dwellings (Korniłowicz, Żelawski 2005; Muczyński 2008; Muczyński 2009). Buildings from before World War II characterised by bad technical condition are located chiefly in down-town areas. Their depreciation after World War II involved mainly the expropriation of previous owners and rental policy that did not take into account the market rules. Old tenement buildings were purchased for the most part by low-income persons. For decades they paid rents unrelated to the costs of the renovation of residential buildings (Muczyński 2008; Kucharska-Stasiak 2008; Muczyński 2009), which in Western Europe countries is called the 'programmed destruction' of the dwelling substance. In other words, rents for municipal dwellings were of a social nature, but repairs of buildings were financed from the subsidies of the State Budget. Another reason behind the depreciation of dwelling substance was that new dwelling investments were being undertaken as greenfield projects, at the cost of the neglect of old dwelling stock that could have been repaired and modernised (Andrzejewski 1989, Kucharska-Stasiak 2008).

During the economic transformation, one of the key determinants of the depreciation of the old dwelling stock was the outflow of the wealthy population from the prefab block housing estates and the so-called ‘bad’ districts to privately-owned houses in the suburbs (Węcławowicz 2003; Kotus 2005). Old, depreciated dwelling stock lacking utilities, e.g. owned by a council, remained home for persons defaulting on paying housing fees, including those evicted from private or co-operative dwellings due to the failure to pay housing fees. Local authorities often got encumbered with problematic old municipal dwellings. They sold them at a high discount, frequently as much as 90%, (Korniłowicz, Żelawski 2005). Natural persons readily bought municipal dwellings situated in attractive districts of large cities and with access to infrastructure and external benefits. As a result, the structure of municipal dwelling stock clearly deteriorated in terms of the availability of basic technical utilities, especially central heating and bathrooms (Korniłowicz 2009, Myna 2011a). The depreciation of the dwellings, which resulted in a deterioration in housing conditions, increased the deficit of residential real estate. Some of the old stock is so depreciated that it is designated for demolition, impacting on the occupancy level in the remaining dwelling stock.

3.3. The availability of utility systems in dwellings

A significant measure of housing conditions is the availability of utility systems such as a water distribution network or a local water supply, bathroom, gas supply and central heating. A dwelling connected to a water distribution network or a local water supply is understood as one having a tap with running water. It can also have a sewage system for waste water. A dwelling connected to the gas network is equipped with an appliance to which gas is supplied via a pipeline from the source where the gas is produced or obtained. A dwelling with central heating, in turn, is connected to a network distributing heat from a central source (a central heating plant (CHP), a heat-generating plant, a community or local boiler house), receiving heat from a boiler room located in a given building or with a single-storey heating system, i.e. a combination dual-purpose boiler located in the dwelling (Myna 2011a).

Residential premises in lubelskie voivodship had poorer availability of utility systems than the average for Poland, both when it comes to water supply and sewage systems, as well as gas network and central heating. The housing conditions in dwellings characterised by the poor availability of utility systems were worse in rural areas than in cities. In 2010, 97.4% of residential premises in the cities of lubelskie voivodship were connected to a water supply system, nearly 93% had bathrooms, almost 90% had central heating and more than two thirds were connected to a gas network. In rural areas the share of dwellings connected to a water distribution network or local water supply was lower by 17.7 percentage points than in cities, whereas the share of those with a bathroom was lower by more than one third than the average for the cities of the voivodship. In 2010, only 12.8% of dwellings in rural areas were connected to a gas network, i.e. less by two fifths than in the towns of lubelskie voivodship. Over 54% of dwellings in rural areas had central heating, i.e. nearly 34,7 percentage points less than in cities. The good availability of utility systems in dwellings was characteristic particularly of cities with poviat rights and the urbanised Puławy and Świdnik poviats, where over 90% of dwellings had a water supply system, more than 80% had a bathroom and central heating (except for the Puławy poviat) and at least 60% were connected to a gas network (except for Biała Podlaska).

Particularly poor availability of utility systems was reported for municipal and company dwelling stock. The tenants of municipal dwellings without central heating were not able to use the services of central heating plants or heat-generating plants. They heated their dwellings with the use of coal stoves, which caused multiple inconveniences. In lubelskie voivodship the share of central heating and hot water in the costs of the building maintenance was twice as low as in housing co-operatives and amounted to 20.6%, which was linked to the lack of central heating in municipal buildings. The share of such costs was even lower in the company dwelling stock, amounting to less than 17% of the total costs of building maintenance (Table 25).

On the other hand, the low number of rural dwellings connected to a gas network was caused by the lack of gas mains. In the Włodawa poviat not even one building was connected to a gas network, while in the Parczew poviat only 0.1% of dwellings had such connection, in the Hrubieszów poviat 1.1%, in the Biała Podlaska poviat 2.1%, and in the Lubartów poviat 3.4% (Table 16). The Hrubieszów gmina authorities took measures to import natural gas from the Ukrainian network, which is currently used by the local housing co-operative and several enterprises (Myna 2011). The poor availability of central heating, gas network and sewage systems constituted one of the determinants of population migrations. Poor inhabitants of municipal or company dwellings who wanted to improve their living conditions often migrated to Warsaw or abroad, thus generating demand for houses and dwellings for rental or sale outside the real estate market in lubelskie voivodship.

3.4. Mortgage loans

In 2000s, before the crisis following the bankruptcy of the Lehman Bros investment bank, banks in Poland granted mortgage loans whose value was sometimes higher that the value of the real estate mortgaged. When the demand for land property and residential real estate was distinctly higher than the supply, building plots, houses and dwellings were sold in a short time. In the years 2007-2008, the period of high growth in GDP and growth in real wages and salaries (www.stat.gov.pl), the growth in housing construction was stimulated by banks' credit expansion (Osiński, Tymoczko, Wyszański 2006; Korniłowicz 2009; Szpunar 2009). Mortgage loans with favourable interest rates were commonly raised in foreign currency, chiefly Swiss francs and euros, since the repayments of the instalments of foreign currency mortgage loans, together with the interest, were substantially lower than in the case of mortgage loans raised in Polish zlotys. In 2007, the share of foreign currency mortgage loans in the total value of mortgage loans raised in lubelskie voivodship exceeded 75%. From the first quarter of 2008 the first quarter of 2009 the share was decreasing, and since then it has been gradually increasing. (Table 55).

Changes in the relationship between the share of foreign currency mortgages and those raised in Polish zlotys were linked to the increasing risk of lenders' over-indebtedness, and amendments to the regulations of the Polish Financial Supervision Authority. In conditions characterised by competition between banks and an increase in real estate prices, banks reduced the requirements for loan security, extended mortgage payment periods, reduced margins and lowered charge interests. Some banks offered loan products for amounts exceeding the value of the mortgaged house or dwelling. Given the banks' more relaxed policy of granting mortgage loans, resulting in an increased risk of the loans being unpaid, the Polish Financial Supervision Authority issued a recommendation specifying rules for granting mortgage loans. The decreased share of foreign currency mortgage loans was therefore caused by the tightening of requirements associated with them.

Despite unfavourable changes in mortgage loan regulations applying to natural persons, an increase was reported in the value of mortgage loans raised (Table 55). Potential buyers of dwellings, instead of incurring high costs involved with dwelling rental, decided to raise a mortgage loan and buy residential premises even though they were (or not) aware that in the course of twenty or thirty years they would pay bank interest equivalent to or higher than the amount of the mortgage loan raised. Natural persons who strived to reduce the mortgage loan amount (and debt) collected as much as possible of their own funds to finance the purchase of a dwelling or house. With generally low creditworthiness, the highest demand was observed for dwellings with two or one rooms, thus the prices per m^2 of floor space were running at a relatively high level (Table 30). Despite high prices per m^2, the purchase of a dwelling with a small area was relatively cheap, with the absolute costs not exceeding PLN 200 thousand. In other words, natural persons who bought dwellings with one or two rooms reduced the amount of the mortgage loan to the minimum necessary. In turn, on the primary real estate market, developers' portfolios were adjusted to the structure of the demand for dwellings or, strictly speaking, the creditworthiness of potential buyers.

It was advantageous to developers to shift the risk related to the financing of investments to individuals. In the event of the developer's bankruptcy, potential buyers were sometimes left with no funds and no dwelling, only with mortgage debts. It was because of the unavailability in Poland of to secure lenders. In Western European countries open or closed trust accounts are set for mortgage loans. An open account means that the bank monitors the construction of dwellings, transferring, with the progress of the construction, subsequent instalments of the mortgage loan. A closed account means that the bank does not make the mortgage loan available to the developer until the construction is completed, following the transfer of title to the dwelling in question to an individual.

In Poland however, in the event of the developer’s bankruptcy, the potential buyer became a creditor, whose claims could be satisfied only after financial obligations to other creditors, e.g. construction companies or suppliers of building materials, were satisfied. The situation of natural persons financing the construction of dwellings built by developers was made even worse by the fact that sometimes they did not sign preliminary notarial contracts, including a pledge by the developer to sell them the dwelling (involving entering the real estate in the Land and Mortgage Register). Work on an Act that would secure the interests of persons raising mortgage loans by way of introducing trust accounts or other warranties were completed as late as in 2011.

4. Purchase and sale transactions on the real estate market

4.1. Residential and non-residential premises

A purchase/sale transaction regarding real estate refers to the sale or purchase thereof by taking legal actions resulting in the transfer of title to the real estate. Transactions on the real estate market involve residential and non-residential premises, including office and commercial premises, as well as built-up and non-built-up land properties. Transactions on the primary market for residential and non-residential premises refer to the purchase of premises that have not already been used. Buyers acquire them directly from the investor, generally a developer. In the case of the secondary market, a buyer acquires real estate being used by a certain owner. Transactions can be included on the free market with or without a tender procedure.

In Poland, most purchase-sale transactions involving residential premises involved dwellings located in cities, with their share of the total amount of transactions exceeding 90%. The share of residential premises located within cities in the value of transactions concluded on the residential real estate market was even higher, amounting to 95.3% in 2007 and 93.9% in 2010. In lubelskie voivodship, more than two thirds of purchase-sale transactions involving residential premises concluded in

2007 involved dwellings in cities, and nearly two thirds in 2010. In 2010, the share of cities in the value of transactions concluded on the residential real estate market amounted to 77.7%, while the floor space of dwellings sold in total and on the free market equalled 69.3% and 72.8%, respectively (Table 29).

The high share of residential premises located in cities in the value of purchase-sale transactions involving this type of real estate implied a higher number of transactions and higher average transaction price than in rural areas. In 2010 in Poland, the average selling price per m^2 of a dwelling located in a city exceeded PLN 4 thousand and was nearly one-and-a-halftimes higher than that for a dwelling located outside a city. Demand for new dwellings was particularly high in the agglomerations of Warsaw, Kraków, Gdańsk, Wrocław and Poznań. In mazowieckie voivodship, the average transaction price per $1m^2$ dwelling located in a city amounted to PLN 6.6 thousand, in pomorskie voivodship PLN 4.3 thousand, and in wielkopolskie close to PLN 4 thousand. in contrast, in śląskie, podkarpackie and lubuskie voivodships it was not higher than PLN 2.6 thousand, whereas in lubelskie voivodship not higher than PLN 3.6 thousand. High prices were demanded for dwellings in cities with poviat rights (the average price exceeded PLN 4.6 thousand). Low prices in turn were characteristic of residential premises located outside cities; the average price in świętokrzyskie and warmińsko-mazurskie voivodships did not exceed PLN 1.5 thousand per $1m^2$, whereas in lubelskie voivodship it amounted to PLN 1.7 thousand per $1m^2$.

The largest market for residential premises in lubelskie voivodship was the city of Lublin, where in 2010 almost 80% of transactions in total and 85% transactions on the free market were concluded. In 2010, the share of the floor space of dwellings sold in Lublin in the total number of dwellings sold in the cities in lubelskie voivodship was higher than 87%. The average transaction price per m^2 of a dwelling was significantly higher in Lublin than in the other cities with poviat rights and other towns. In 2010 it exceeded PLN 4.0 thousand, whereas in Biała Podlaska and Zamość was lower than PLN 2.8 thousand, and in Chełm amounted to PLN 3.1 thousand. Transaction prices for residential buildings offered on the free market higher than those in Biała Podlaska, Chełm or Zamość (exceeding PLN 3.6 thousand per $1m^2$) were reported in the

Świdnik, Puławy and Lublin poviats, where the transactions involved mainly dwellings located in Świdnik and Puławy and single-family houses in the Lublin suburbs. In Lublin, the most expensive were small dwellings, especially single-room dwellings, the average transaction price of which exceeded PLN 4,900 per m^2 and was 39.4% of the price of four-room dwellings.

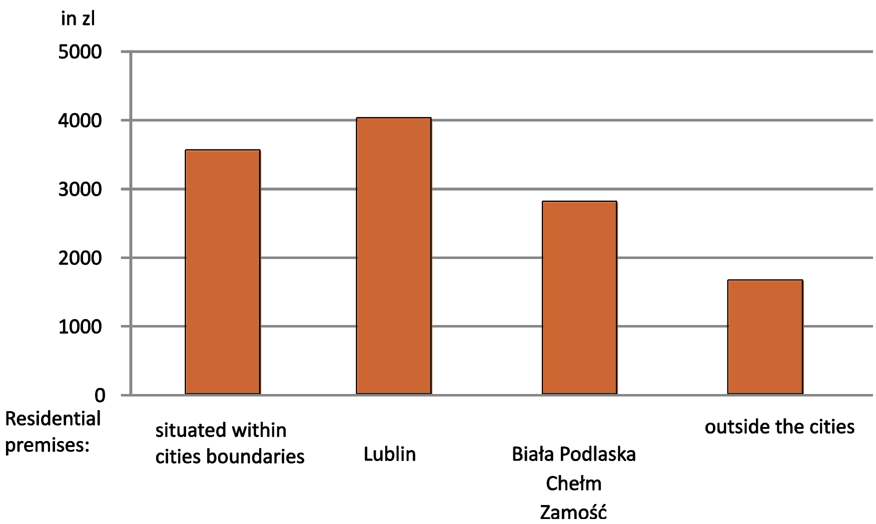
Given the high number of transactions and the high prices for dwellings, Lublin had a major share of the value of transactions concluded on the residential real estate market, both in the voivodship as a whole and in the cities (72.3% and 90.8%, respectively). In an environment promoting investments in real estate as extremely profitable, and the constant emphasising by the mass media that an increase in prices for building land, houses and dwellings was inevitable, it happened that individuals paid vast sums of money for land property and dwellings that were yet to be built. The cost of the construction of a dwelling in Lublin usually was below PLN 3 thousand per m^2, whereas its selling price ranged between PLN 4 and 5 thousand per square metre, but the cost of construction should be increased by the cost of the building plot bought and costs associated with the promotion and sale of the real estate. The costs of the construction of houses and dwellings in the Lublin suburbs, where building plots are cheaper than within the city, were even lower. Developers operating on the real estate market in Lublin and in the Lublin poviat obtained, as a result, high profit margins, sometimes over 50%.

In rural areas in lubelskie voivodship, the number of sales transactions involving residential premises was low. In terms of the value of sales transactions regarding residential premises, the Lublin poviat stood out – in 2010, the average price for 1 m^2 of a dwelling amounted to as much as PLN 3.7 thousand. The low demand for real estate with the exception of the Lublin-Świdnik city complex and Puławy, was linked to the lack of perspectives for an increase in income, and mass unemployment, both in rural areas and small towns and medium-sized cities Biała Podlaska, Chełm and Zamość. Inhabitants of villages and the above-mentioned cities with poviat rights who, e.g., emigrated abroad or to large Polish agglomerations, found it difficult to sell their residential premises. Those who insisted on selling their dwellings reduce their prices substantially, this way encouraging potential buyers. In

2010 in rural areas in lubelskie voivodship, the average price for 1m^2 of a dwelling on the free market amounted to just PLN 1.8 thousand (Fig. 15). In other words, an owner who sold a house in a village or town could buy with the funds obtained from the sale a three-room dwelling in Lublin with a floor space of 60 m^2. Therefore, a hypothesis can be formulated that the heterogeneity of prices on the real estate market was not conducive to population migrations from rural areas to large cities.

In the period of boom on the real estate market buyers and real estate agents sometimes did not pay attention to external disadvantages that were (or could be) present in the vicinity of the residential premises bought. Now, when the real estate market has become more stable, potential buyers of houses, dwellings and plots try to discover the advantages and disadvantages in the vicinity of the real estate that they are interested in. Frequently they ask questions regarding the planned development of adjacent areas or the availability of infrastructure utilities in the plots. Sometimes potential buyers decide not to buy the real estate they intended to when an unlit dirt road leads to it and there is not a sewage system.

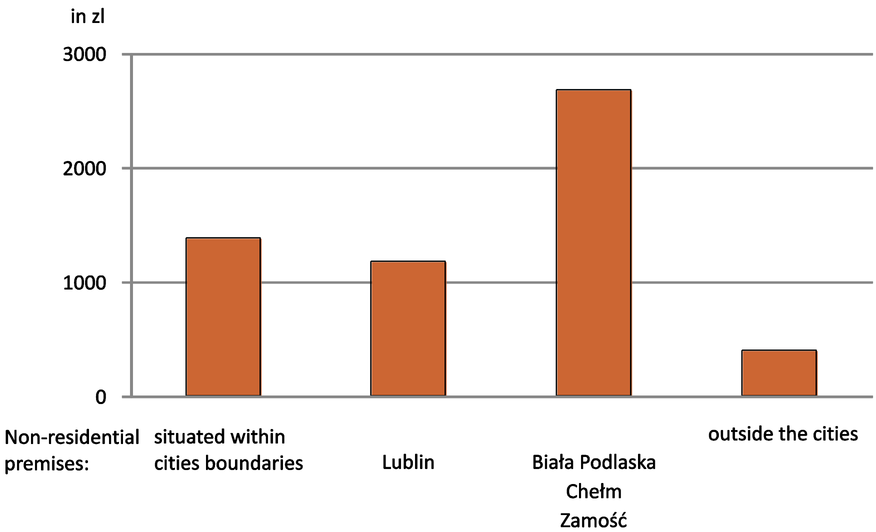
Fig. 15. Average transaction price for 1 m^2 of residential premises in total in 2010



Source: Data from the Central Statistical Office in Warsaw.

As far as non-residential premises are concerned, mostly traded were office and commercial premises, as well as garages. In Poland, the share of non-residential premises located in cities in the number and value of registered transactions was higher than that of dwellings, exceeding 95%. In 2010, the average price for 1m^2 of usable floor space of non-residential premises in a city amounted on the free market to PLN 1.8 thousand, whereas outside cities it was slightly higher than PLN 0.8 thousand. The average price for 1m^2 of usable floor space of non-residential premises in dolnośląskie voivodship amounted to PLN 1.6 thousand, while in 2010 it exceeded PLN 2.1 thousand, the corresponding figures for the pomorskie voivodship were PLN 1.6 thousand and 1.7 thousand, and in lubelskie voivodship PLN 1.0 thousand and 1.3 thousand respectively. It seems that the differences between the average for 2010 and 2007 reflected the location and structure of the real estate which was the subject of transaction.

Fig. 16. Average transaction price for 1 m^2 of non-residential premises in total in 2010



Source: Data from the Central Statistical Office in Warsaw.

The prepredominant share of the value of trade on the non-residential real estate market in lubelskie voivodship was held by transactions involving office premises in Lublin, whereas the most numerous were transactions involving the sales of garages. The office real estate market was dominated by sales transactions involving premises located in Lublin, whose share amounted to nearly 99%. Sales of garages was also most frequent in Lublin. In 2007, the average selling price for 1m^2 of office premises in Lublin exceeded PLN 7.1 thousand, whereas in the other three cities with poviat rights it amounted to PLN 1.7 thousand, which means it was more than four times lower. Commercial premises were traded on the real estate market in cities, but the share of this type of real estate located in Lublin in the value of transactions in 2010 was only 8.1% lower that the total share of the other three cities with poviat rights.

4.2. Built-up and non-built-up land properties

When analysing purchase/sale transactions involving land properties, three basic market segments were identified - land property built-up with residential buildings, non-built up land property, and agricultural and forest land. The aforementioned market segments were heterogenic in terms of the number, prices and value of transactions, both in space and time. In 2010 in Poland the average price for land property located within a city and built-up with residential buildings amounted to PLN 144 and was 41.9% lower than in 2007. In cities with poviat rights transaction prices for this type of real estate in 2007 were substantially (by a factor of almost two) higher than the average for cities in total. Land property built-up with residential buildings outside a city was characterised by markedly lower prices than in cities, amounting in 2007 to PLN 53 per 1m^2, and in 2010 to PLN 78 per 1m^2.

In 2007 in cities with poviat rights the average transaction price for 1m^2 of land property built-up with residential buildings was in the range between PLN 300 in podkarpackie and lubelskie voivodship to PLN 1800 in zachodniopomorskie voivodship. It seems that the strong diversity of prices was connected with the location and attributes of selected real estate, and thus with the transaction structure. If in a given year transactions involved chiefly attractive real estate, the average transaction price reached a relatively high level. If the most frequently-sold real properties were located peripherally, were in a poor technical condition, or had to be adapted to production or commercial facilities, the average was relatively lower. The diversity of real estate prices was greater when smaller units were taken into account.

Transaction prices on the free market, in sales without tender procedures and sales by tender were also diversified in space and time. In cities with poviat rights the highest prices were reported for land property built-up with residential buildings and sold by way of tender, whereas the lowest for those sold without a tender procedure. However, in mazowieckie voivodship in 2007 the prices for land property built-up with residential buildings and sold without a tender procedure were higher than for those sold by way of tender and on the free market. In turn, in 2010 average transaction prices for land property built-up with residential buildings on the free market, in sale without tender procedure and sale by tender were similar, ranging from PLN 1111 to 1247 per 1m^2 (Table 41).

In lubelskie voivodship transactions on the real estate market for land properties built-up with residential buildings involve mostly facilities located outside of cities in the following poviats: Tomaszów Lubelski, Chełm, Lublin and Hrubieszów. Transactions in this category frequently involved agricultural land built-up with residential buildings, referred to as settlements. Settlements were purchased both by farmers and city inhabitants, who rebuilt country cottages into recreational houses. Transaction prices for land property built-up with residential buildings were also very diversified, both on the free market and in tenders.

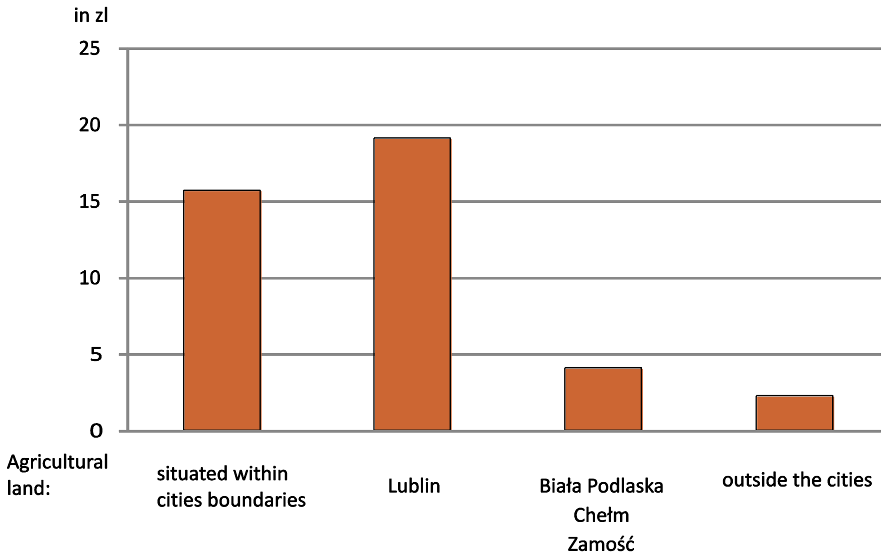
Arable land built up with residential buildings or other than homestead buildings reached significantly higher prices within cities than in rural areas. Land prices depended on the supply and demand, which were influenced by the mechanism of land rent. For 1m^2 of arable land built up with residential or farm buildings located outside of cities buyers paid from PLN 6 to 8, whereas within cities with poviat rights 1m^2 of such land was worth PLN 50, and in Lublin over PLN 100. Particularly attractive and expensive was built-up land located in areas with good communications access to a particular city. The purchasers of such land cared not so much for buildings but building land, which they could designate for farm or commercial development.

As for non-built agricultural and forest land, both in Poland and lubelskie voivodship most transactions involved land located outside of a city. The above segments of the real estate market were characterised by considerable diversity over the years analysed and in terms of location. The most expensive turned out to be agricultural land within cities, especially those with poviat rights, that was sold by tender. In 2007 the average transaction price for this type of land exceeded in Poland PLN 113 per $1m^2$, whereas in 2010 it equalled PLN 58. Fluctuations in prices for arable land within cities result both from speculation and economic changes on markets. It appears that the decrease in the prices for arable land (and other types of real estate located in cities with poviat status) compared to 2007 was linked to the slump on global financial, commodity and real estate markets following the bankruptcy of Lehman Bros. It turned out then that real estate, including agricultural land, within large cities were available at significantly lower prices than in e.g. 2007. In other words, before the global collapse on markets some developers had overpaid for agricultural land located in cities which, in their opinion, constituted attractive potential building land. In 2007, high prices, around PLN 200 for $1m^2$, were reached on the free market by agricultural land in dolnośląskie and świętokrzyskie voivodships. In contrast, the average transaction price on the free market for agricultural land located outside of a city was just PLN 0.4 for $1m^2$, whereas in the case of forest land PLN 2.6.

Agricultural land served as a speculative instrument, frequently generating high profits to developers and individuals who engaged in such speculation. An increase in the value and prices of agricultural land was particularly linked to their reclassification in local developments plans to building areas. Sometimes, given local authorities' passive attitude, resulting in not charging planning fees, the whole increase in the value of land connected with its changed function was taken over by development companies and natural persons. In other words, gminas which did not charge planning fees, doing so, reduced their budgets by a significant source of income that could have financed the collection of municipal land and installing infrastructure utilities there.

In lubelskie voivodship, non-built agricultural and forest lands in areas outside of cities were traded mainly on the free market in the Lublin poviat, whose share in the years 2007 and 2010 amounted to nearly 50% and over 34%, respectively, of the value of purchase/sale transactions involving this type of land. Non-built agricultural and forest lands were also purchased in the Hrubieszów poviat, characterised by favourable soil conditions, as well as in the Chełm and Włodawa poviats. The average price for $1m^2$ agricultural land located in rural areas did not exceed PLN 3, whereas agricultural land within cities was worth, on average, PLN 16 per 1m^2 (Fig. 17). Particularly attractive turned out to be land properties located near city centres, with comprehensive technical and social infrastructure and agglomeration-related advantages.

Fig. 17. Average transaction price for 1 m^2 of agricultural land in total in 2010



Source: Data from the Central Statistical Office in Warsaw.

This study attempted at determining a variable that affected transaction prices for land property. A detailed analysis covered transactions in the area of agricultural (and forest) land, which constitute the most important segment of the land real estate market in lubelskie voivodship. The share of urban population in the total population was applied as an explanatory variable impacting on transaction prices. An independent variable was correlated with the dependent variable as well as with potential independent variables: the total number of dwellings per 1 thousand residents and the number of dwellings completed by developers that were not included in the model.

In order to determine the force and nature of the correlation between the price of agricultural (and forest) land and the level of urbanisation, Pearson's linear correlation analysis and linear regression models were applied. The correlation coefficient between the analysed response variable and explanatory variable turned out to be high (r_{yx}= 0.53) and statistically significant – at the significance level of 0.01. In other words, it was no accident that the correlation coefficient between the price of agricultural (and forest) land and the share of urban population in total population was different from zero.

The functional relationship between the variables studied is shown by the following regression model:

$$y_i = 0{,}254x_i - 4{,}231 + z_i$$

$$[0{,}088] \quad [4{,}435] \quad [12{,}307]$$

where: y_i – the transaction price of agricultural and forest land in a poviat (for i= 1,2,…,n),

x_i – the share of urban population in the total population of a poviat (for i= 1,2,…,n),

z_i - the residual ($z_i = y_i - y_i'$),

$S(a_{yx})$, $S(b_{yx})$, placed in square brackets, denote standard errors in the estimation of structural parameters whereas $S(z_i)$ is the measure of the regression function fitting error.

Based on the estimated linear regression coefficient, it was found that an increase in the share of urban population by one percentage point is accompanied by an average increase in the transaction price for 1 m^2 on the land real estate market by PLN 0.25. The linear regression model was verified in terms of statistical goodness using such measures as average error in fitting the regression function with empirical data, standard errors in structural parameter estimation as well as determination and indetermination coefficients. The results of the analysis show that the regression function fitting error was relatively high, as it represented 29.6% of the arithmetic mean share of urban population in total population. The variation coefficient of the resulting linear regression estimator was high (the standard error constituted 34.5% of the point estimation), whereas the determination coefficient amounted to 27.6%. In other words, 27.6% of the variation of the transaction prices for agricultural and forest land was determined by the variation of the share of urban population in the total population, whereas 72.4% of the variation is determined by other factors.

In the next stage of analysis, the significance of the linear regression coefficient was assessed. A hypothesis H_0: $E(a_{yx})=0$, and an alternative hypothesis H_1: $E(a_{yx}) \neq 0$ were formulated.

Based on the test results for the significance of the linear regression

coefficient for a small sample, it was decided to reject the zero hypothesis according to which the coefficient did not significantly differ from zero. The regression coefficient between the transaction price of agricultural and forest land and the level of urbanisation in poviats is statistically significant at the significance level of 0.01 In other words, once in a hundred times we make a mistaken claim that a close correlation occurs between the transaction prices for agricultural and forest land the share of urban population in the total population.

4.3. Typology of poviats by supply- and demand-related determinants and prices on the real estate market

4.3.1. Method of multidimensional comparative analysis

A typology of poviats of lubelskie voivodship was developed in this study based on transaction prices as well as supply and demand-related determinants of the development of the real estate market. The starting point was the selection of explanatory variables that should be varied depending on the territorial units analysed and show little mutual correlation (Pluta 1997). Thus, the following variables describing the real estate market were chosen:

a.) the number of dwellings completed by developers per 1 thousand inhabitants, as a factor shaping the supply of real estate on the primary market (strongly correlated to the total number of dwellings per 1000 residents that are traded on the secondary real estate market),

b.) the number of persons per 1 dwelling, as a factor shaping the demand for residential premises (strongly correlated to the average floor space of residential premises and the number of persons per room, which are the measures of housing conditions and so of the demand for dwellings),

c.) the share of dwellings connected to a gas network in the total number of residential premises, as a variable illustrating housing conditions (strongly correlated to the availability of central heating, bathroom and water supply system in dwellings),

d.) the number of agricultural and forest land sale contracts per 1 thousand inhabitants (a variable strongly correlated to value of transactions on this market)

e.) the price for 1 m^2 of residential premises in total (a variable strongly correlated to the value of transactions), and

f.) the price for agricultural and forest land.

In order to establish the types of poviats, the multidimensional comparative analysis method was used (Strahl 1990). The variables studied, expressed as indices, were divided into two groups: stimulants, i.e. positive phenomena, and destimulants, i.e. negative factors. Each stimulant was evaluated against a specific standard, i.e. the highest value of a phenomenon [1], whereas each destimulant was compared with the lowest value of a phenomenon [2]:

[1] $$y_{ij}^{'S} = \frac{y_{ij}}{\max y_{ij}}$$ where j belongs to S

[2] $$y_{ij}^{'D} = \frac{\min y_{ij}}{y_{ij}}$$ where j belongs to D

where: y_{ij} is the value of the *j-nth* characteristic in the *i-nth* local government unit (for i = 1,2,…k)

S is a set of stimulants (for j = 1, 2, … n)

D is a set of destimulants (for j = 1, 2, … m).

The next step was the calculation of the synthetic coefficient in standardised form [3]:

[3] $$s_{Ui} = \frac{\sum_{j=1}^{n} y_{ij}^{'S} + \sum_{j=1}^{m} y_{ij}^{'D}}{n+m}$$

and the deviation from the standard for the particular territorial units (poviats) [4]:

[4] $$d_{Ui} = \left|1 - s_{Ui}\right|$$

The last step of the analysis was to arrange the poviats studied according to deviation from the standard and to prepare a visual illustration of their types by transaction prices as well as demand and supply conditions of the development of the real estate market.

4.3.2. Results

The multidimensional comparative analysis has produced a typology comprising 4 groups of poviats, which were characterised by: (Table A and Fig. 18):

1) high supply of dwellings on the real estate market, and particularly a high number of dwellings completed by developers and designated for sale, and very high prices for 1 m^2 of residential premises and agricultural and forest land, with a relatively low occupancy level in dwellings and good availability of in infrastructure utilities.
2) high supply of dwellings on the real estate market, and in general a high number of dwellings completed by developers and designated for sale, and relatively high prices for 1 m^2 of residential premises and agricultural and forest land, with a low occupancy level in dwellings and good availability of in infrastructure utilities,
3) high supply of dwellings on the real estate market, some portion of which were completed by developers and designated for sale, and average prices for 1 m^2 of residential premises and agricultural and forest land, with a relatively low occupancy level in dwellings and good availability of infrastructure utilities,
4) low supply of dwellings on the real estate market, limited to the secondary real estate market, a relatively high number of agricultural and forest land sale contracts, low prices for 1m^2 of residential premises, agricultural and forest land, with a high occupancy level in dwellings and poor availability of infrastructure utilities.

Table A. Results of the multidimensional comparative analysis

No.	Poviats or city with poviat status	Poviat's type	Deviation from standard
1.	Lublin (city)	1	0.29
2.	Chełm (city)	2	0.39
3.	Świdnik	2	0.47
4.	Lublin	2	0.48
5.	Zamość (city)	2	0.49
6.	Puławy	3	0.51
7.	Biała Podlaska (city)	3	0.53
8.	Krasnystaw	3	0.56
9.	Łęczna	3	0.58
10.	Opole Lubelskie	3	0.59
11.	Tomaszów Lubelski	3	0.59
12.	Kraśnik	3	0.60
13.	Łuków	4	0.61
14.	Chełm	4	0.62
15.	Hrubieszów	4	0.65
16.	Lubartów	4	0.65
17.	Ryki	4	0.67
18.	Zamość	4	0.67
19.	Włodawa	4	0.67
20.	Parczew	4	0.67
21.	Janów Lubelski	4	0.67
22.	Radzyń	4	0.68
23.	Biłgoraj	4	0.68
24.	Biała Podlaska	4	0.78

Source: Own calculations based on the Central Statistical Office data (stat.gov.pl).

The first category was represented by Lublin, a city with poviat rights, which dominated the residential real estate market in lubelskie voivodship. In the voivodship, Lublin was characterised by the highest index of dwellings completed by developers and designated for sale and a relatively low share of dwellings built by natural persons for private use. Despite relatively good housing conditions in terms of occupancy level and availability of infrastructure utilities, there was high demand for residential premises, which was reflected by the highest prices for 1 m^2 of a dwelling in the entire voivodship. The prices of agricultural land, which often can be transformed into building areas, were very high as well. High supply, demand and prices for residential premises were linked to the attractiveness of Lublin as an urban centre of supraregional rank, which is a source of agglomeration-related advantages to the inhabitants and entrepreneurs.

Fig. 18. Typology of lubelskie voivodship poviats by transaction prices and supply- and demand-related determinants of the real estate market development in the years 2007-2010

Source: Data from the Central Statistical Office in Warsaw.

The second group comprised cities with poviat rights – Chełm and Zamość, the relatively highly-urbanised Świdnik poviat and the Lublin poviat, where the urbanisation level was low. The above territorial units were characterised by good housing conditions in terms of occupancy level and availability of infrastructure utilities in dwellings. Zamość, Chełm and the Świdnik powiat were distinguished by high numbers of dwellings completed by developers, whereas in the Lublin poviat development companies built much fewer residential premises per 1 thousand inhabitants. The average price for 1 m^2 of a residential premise was higher there, reaching nearly PLN 3.7 thousand (more expensive were only dwellings located in the Lublin-Świdnik city complex). The prices for agricultural land in the Lublin poviat were also high. Relatively many dwellings were commissioned for use, but they were built mainly by natural persons to satisfy their own needs, so the residential real estate market was not as developed as for example in the Świdnik poviat. The Lublin poviat had one of the highest indexes of the number of sale contracts and prices for agricultural (and forest) land purchased by natural and legal persons as potential building land for private use or with the aim to built dwellings for sale as well as for speculation or hoarding purposes.

The third category (type 3) comprised the city of Biała Podlaska and the following poviats: Puławy, Krasnystaw, Łęczna, Opole, Tomaszów and Kraśnik. Housing conditions in terms of occupancy level and availability of infrastructure utilities in dwellings there were worse than in the poviats of the first two types. The supply of dwellings for sale on the primary and secondary markets and prices for 1 m^2 of a residential premise and agricultural and forest land were lower than in the poviats of type 1 or 2.

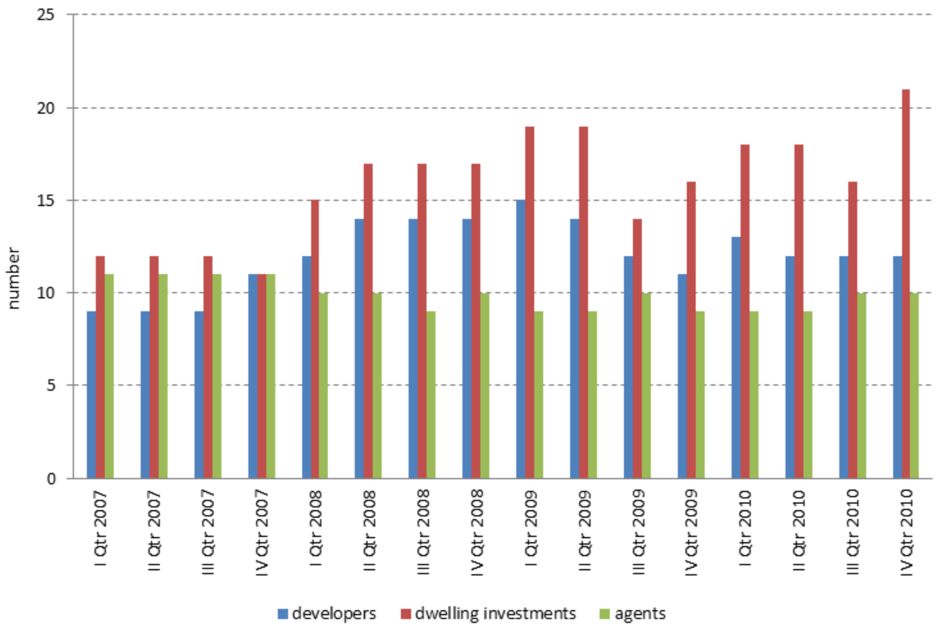
The last, fourth type was represented by the following poviats: Łuków, Chełm, Hrubieszów, Lubartów, Ryki, Zamość, Włodawa, Parczew, Janów Lubelski, Radzyń Podlaski, Biłgoraj, and Biała Podlaska, which were characterised by poor housing conditions in terms of occupancy level and availability of infrastructure utilities in dwellings. Dwellings were built there chiefly for private use and, as a result, the supply of dwellings in the primary market was very limited, and the prices for residential premises (as well as for agricultural and forest land) on the free market were very low, which was linked to the lack of effective demand and outflow of the population to Lublin and other major cities.

5. Residential real estate market in Lublin

5.1. Respondents of the survey

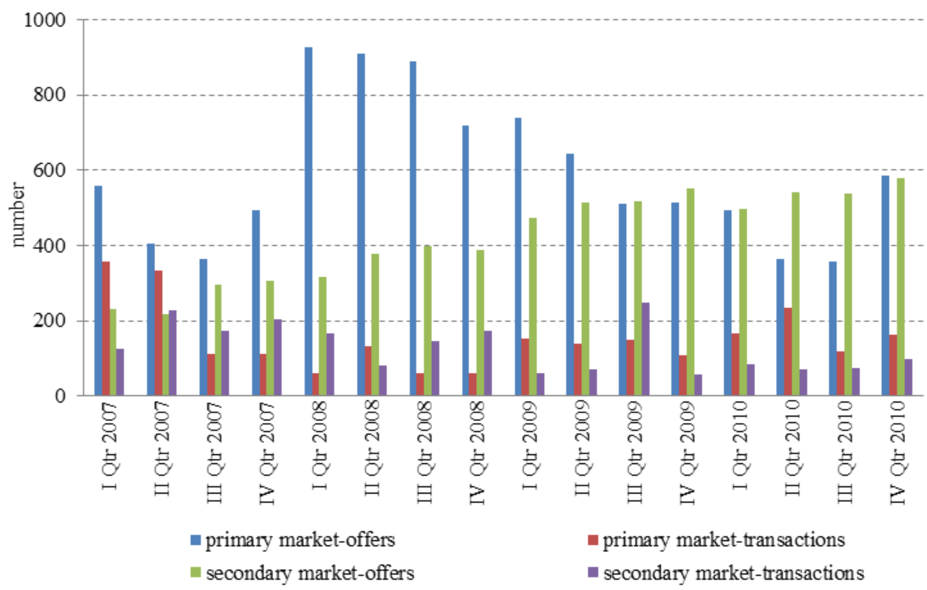
Surveys regarding the residential real estate in Lublin are conducted every quarter, beginning from June 2006. The National Bank of Poland District Branch in Lublin receives information on offers and concluded transactions on the primary and secondary market from collaborating developers, housing co-operatives and real estate agents (Fig. 19). It is estimated that in the years 2007-2010 the survey covered: on average 50% developers and 55.5% dwellings on the primary market, and on the secondary market – 30% real estate agents and 30% dwellings.

Fig. 19. Respondents and analysed investments on the real estate market in Lublin in the years 2007-2010



Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 20. Survey sample of the real estate market in Lublin in the years 2007-2010



Source: Data from the National Bank of Poland District Branch in Lublin.

In the period analysed, the total of 9,474 dwelling offers and 2,455 transactions were monitored on the primary market, while on the secondary market 6,744 offers and 2,064 transactions (Fig. 20).

5.2. Determinants of the development of the residential real estate market in Lublin

Lublin, which in 2010 had a population of 348.5 thousand residents, is the largest city in the eastern part of Poland, and Poland's ninth largest in terms of population and fifteenth in terms of area (147.5 km^2). Population density amounted in the city to 2,370 people per 1 km^2. 39.5 thousand entities of the national economy operated in Lublin, which constituted one fourth of such entities registered in the voivodship. The city is an academic centre, with more than 90 thousand studies studying at 14 universities. Despite a significant economic and scientific and technical potential, Lublin was characterised by a relatively low investment attractiveness and low level of entrepreneurship development. GDP per capita in the Lublin subregion[2] amounted in 2008 to PLN 29.5 thousand and was markedly lower than the national average of PLN 33.5 thousand.

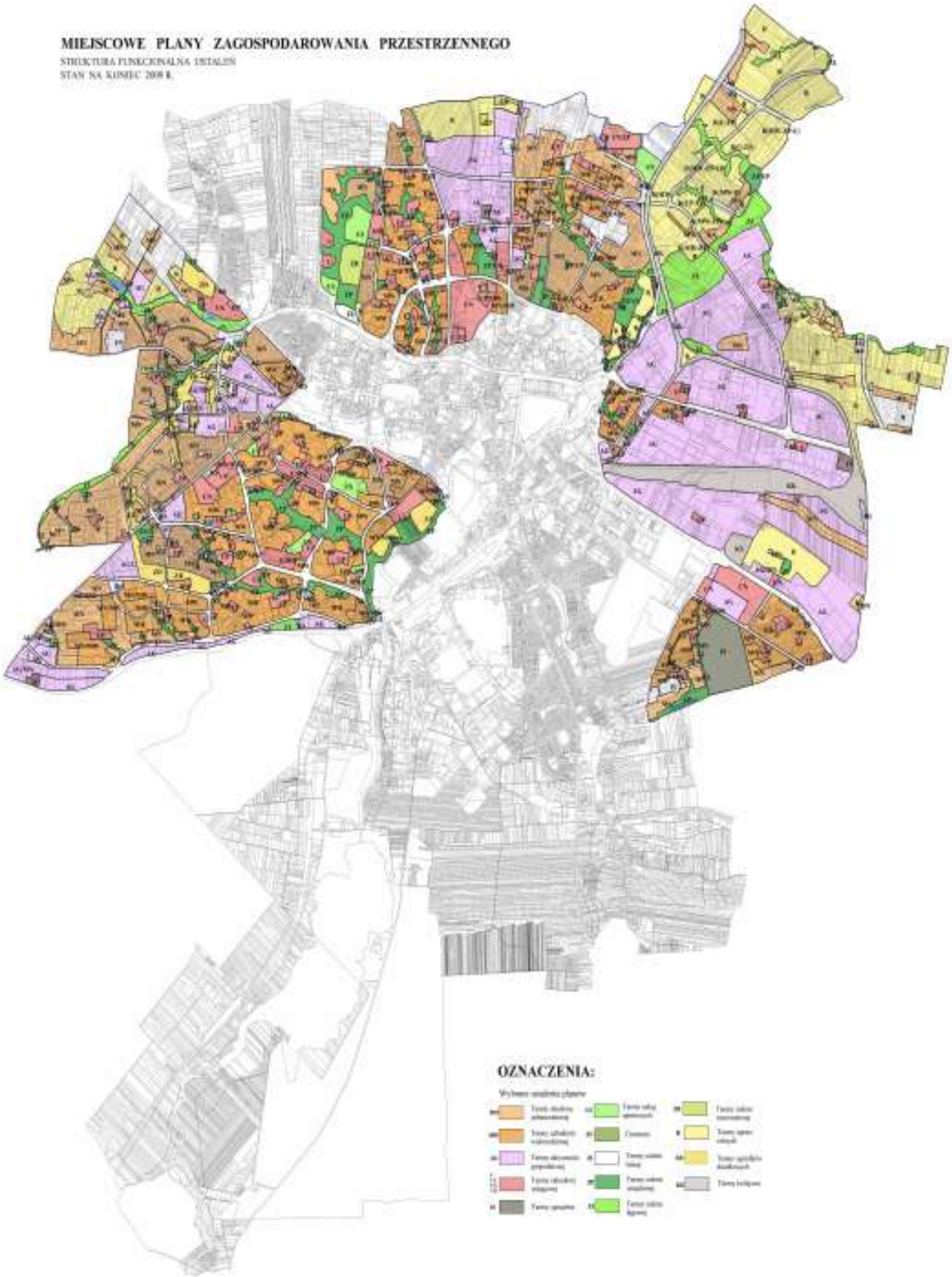
Investors pointed out limited availability of building areas and poor infrastructure as major obstacles to the development of housing construction in Lublin. Spatial developments plans covered nearly 44% of its area (Fig. 21), which was more compared to the average for Poland's 11 largest cities at the level of 31.0%. In those parts of the city that were included in the plan housing and commercial investments were implemented. In 2006 Lublin was divided into 74 geodetic zones, whose names differ from those of the commonly known districts of the city (Fig. 22). The largest housing investments were carried out in the following districts: Ponikwoda (Wiktoryn, Rudnik), Węglin, Rury (LSM), Czechów and Czuby.

Since 2002 Lublin's population has been decreasing, on average by 0.3% per year, mainly as a result of a negative migration rate, which in 2010 amounted to -2.8 per 1000 residents. Migrations were connected with inhabitants' departures in search of work abroad or other regions of Poland, as well as with the suburbanisation of the city's outskirts.

According to the National Census of 2002, the number of households in Lublin amounted to nearly 140 thousand, the majority of which (63.0%) were single-family households. 40% residents of Lublin were under 35 (their share in Poland was higher, amounting to 46.0%). It is estimated that by 2035 the migration rate per 1000 residents and the birth rate will be negative, which will result in a decrease in the number of households and, in consequence, decreased demand for dwellings.

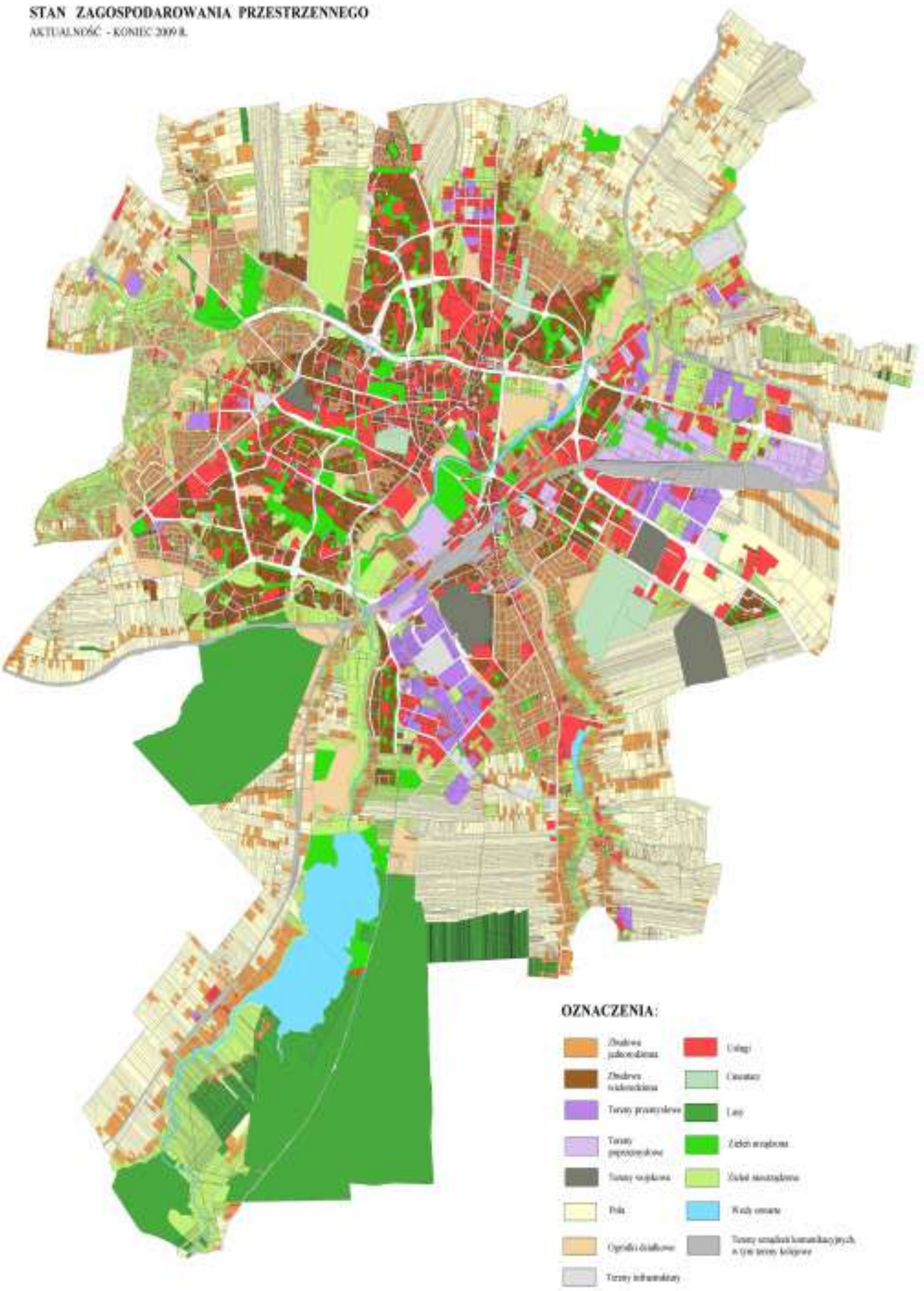
[2] The Lublin subregion comprises Lublin and the poviats of Lublin, Lubartów, Łęczna and Świdnik.

Fig. 21. Local spatial development plans in Lublin



Source: Lublin City Office.

Fig. 22. Current spatial development of Lublin



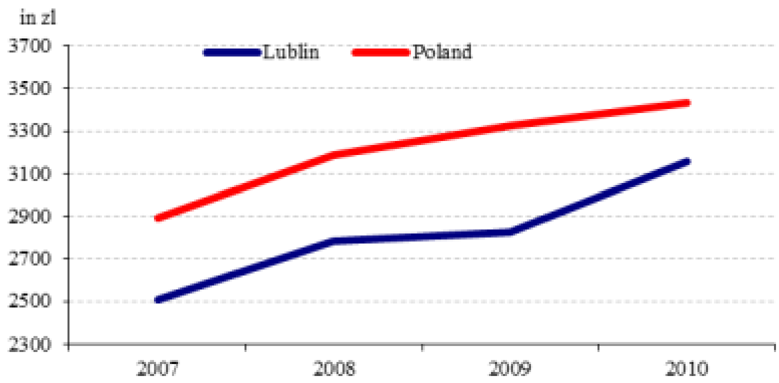
Source: Lublin City Office.

Fig. 23. Administrative division of Lublin

Source: Lublin City Office.

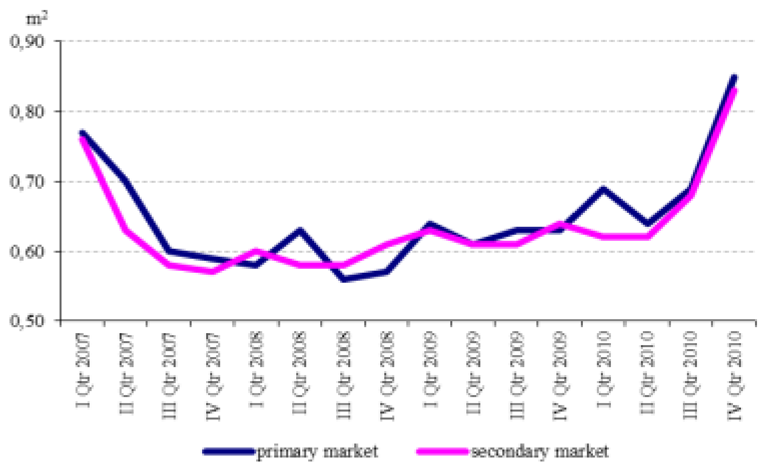
Economic determinants influencing the residential real estate market included in particular the population incomes and the unemployment rate. The economic situation of inhabitants directly affected the demand for dwellings. The unemployment rate in Lublin at the end of 2010 was at a lower level (9.6%) than the national average (12.3%). Average gross remuneration in the enterprise sector amounted to PLN 3,157 and was lower than the national average, which amounted to PLN 3,435 (Fig. 24).

Fig. 24. Average monthly remuneration in the enterprise sector in Lublin



Source: Data from the Statistical Office in Lublin.

Fig. 25. Dwelling availability in m^2 for average remuneration in Lublin

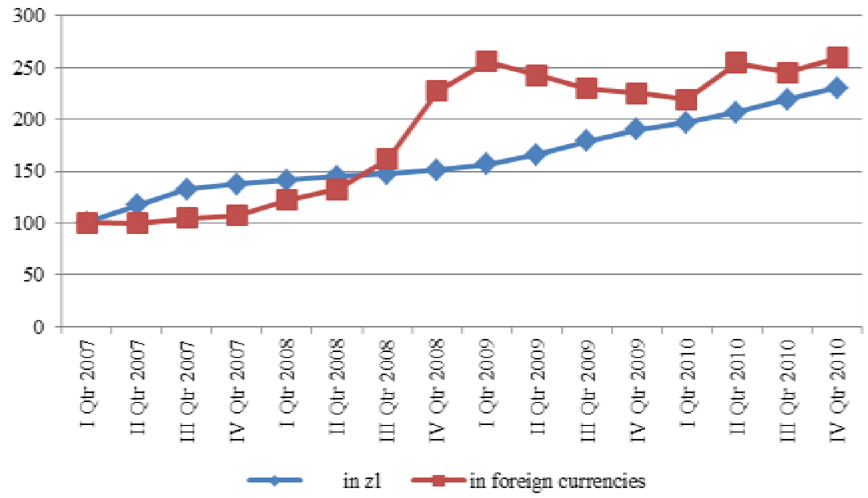


Source: Data from the National Bank of Poland and the Statistical Office in Lublin.

The relationship between the incomes of Lublin's inhabitants and the prices of real estate on the primary and secondary markets were unfavourable. In 2010, for an average remuneration in the enterprise sector one could buy on the primary or secondary market on average 0.66 m^2 of a dwelling, however in 2007 average remuneration enabled the purchase of only 0.55 m^2 of a dwelling on the primary market and 0.53 m^2 on the secondary market (Fig. 25).

Since 2005 a gradual growth of the demand for dwellings has been observed in Lublin, with new development companies and investments being established. New dwellings were acquired for private use and also for investment purposes, rental (mainly to students) or sale. Dwelling purchases were encouraged by mortgage policies of banks, which offered long-term mortgages on favourable terms, covering all costs of the purchase of a dwelling. Development companies offered on the market a wide range of dwellings, which they sold in a short time, sometimes already at the planning stage (preliminary agreement). As far as the secondary market is concerned, all kinds of dwellings found buyers, regardless of their location, construction technology or age of the building.

Fig. 26. Mortgage dynamics in lubelskie voivodship by currency



Source: Data from the National Bank of Poland

There are nearly 140 offices of 30 commercial banks and 6 co-operative banks in Lublin. According to the banks' data[3], from the 1st quarter of 2007 to the 4th quarter of 2010, the value of mortgage loans granted in PLN increased by 130.4 %, while in foreign currencies by 159.1% (Fig. 26). From the 1st quarter of 2007 to the 4th quarter of 2008, due to high demand for dwellings, banks offered promotional mortgage interest rates extended the payment period to 50 years, reduced the required amount of own contribution (up to 130% of real estate value was financed) and liberalised requirements regarding creditworthiness. According to real estate agents and developers collaborating with the Lublin District Branch of the National Bank of Poland, over 90% investments were financed in total or in most part with a bank mortgage.

Fig. 27. Mortgage availability in Lublin [4]

Source: Data from the National Bank of Poland and the Statistical Office in Lublin.

Since 2006 dwelling prices on the primary and secondary markets in Lublin have been on the increase (with nearly 26% increase in remunerations in the enterprise sector), which limited buyers' access to mortgages and affected the decreasing of dwelling floor space financed with mortgage loans (Fig. 27 and 28).

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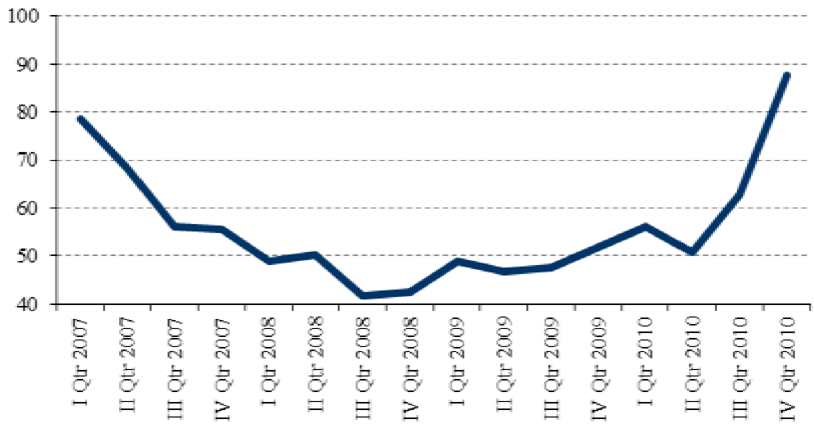
[3] Data from the branches of 10 largest commercial banks in Lubelskie Voivodship and 53 headquarters of co-operative banks

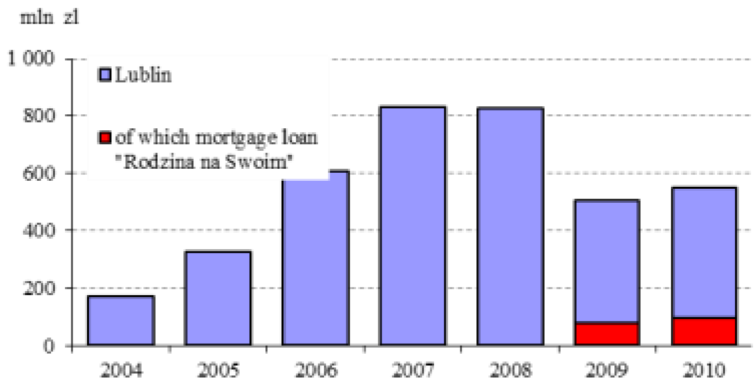
[4] The number of m^2 to buy with an average salary, a given percent rate of a mortgage loan, depreciation and surplus to the minimum remuneration.

Fig.28. Availability of dwellings taken on mortgage in Lublin[5]



Source: Data from the National Bank of Poland and the Statistical Office in Lublin.

Fig. 29. Mortgage loans granted in Lublin



Source: Estimates of the National Bank of Poland based on the Loan Information Office and Bank Gospodarstwa Krajowego.

Changed legislation regarding the “Rodzina na swoim” mortgage loan with subsidies to interest charges did not contributed significantly to an increase in

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5 The number of m² to take on mortgage with an average salary with a surplus to the minimum remuneration (according to the transaction price on the primary market).

financing dwellings with this mortgage loan in Lublin (Fig.29). A major obstacle, compared to other cities in Poland, was a low level of maximum price for 1 m^2 of a dwellings with relation to average prices on the primary and secondary markets. According to the estimates of real estate agents, in 2009 the aforementioned programme covered the purchase of only 17% dwellings on the secondary market (in 2010 11%) As for the primary market, despite the popularity of the mortgage loan, few developers reduced the price for 1 m^2 to the maximum price set for a given period.

According to developers and real estate agents, the situation on the Lublin real estate market was strongly connected with the labour market, population incomes and banks' loan policy. In their opinion, Recommendation T, introduced in the 3rd quarter 2010 by the Polish Financial Supervision Commission, was aimed at reducing banks' credit risk through tightening of the criteria for assessing loaners' creditworthiness and increasing of the requirements regarding own contribution in the case of foreign currency loans. As a result, the availability of mortgage loans has been largely limited.

5.3. Primary market

Based on data collected from the 1st quarter 2007 to the 4th quarter 2010, a cross-sectional analysis of changes in the demand for, supply of and offered and transaction prices for dwellings on the primary market has been carried out. From the 2nd half of 2007 decreased demand for dwellings was observed, which was influenced by: limitations in mortgage availability, economic slowdown, and the labour market deterioration. In consequence, at the end of 2008 there were more unsold dwellings than at the end of 2007. In the first months of 2009 some developers organised marketing campaigns, offering promotions and discounts, which however did not help increase the number of dwellings sold. There were developers who decided to reduce the prices for residential premises to such a level so that the buyer could take a mortgage loan under the "Rodzina na swoim" programme. The highest number of dwelling offers on the primary market was reported in 2008 (while on the secondary market in 2009 and 2010).

When planning investments, development companies and housing co-operatives took into account buyers' financial capabilities and adjusted the structure of dwellings being built, in terms of the usable floor area and number of rooms, to the demand. In the years 2007-2010, the highest share in the sale offer as well as the number of concluded transactions (on average 54%), was that of residential premises with a usable floor area from 41 m^2 to 60 m^2. On the primary market, more than one fifth of dwellings owned by developers or housing co-operatives had a floor space ranging from 61 m^2 to 80 m^2 (22% and 25%, respectively). Dwellings with a floor space exceeding 80 m^2 constituted 14% and 9%, respectively (Fig. 31). Both in offers and concluded transactions the smallest share was that of dwellings with a floor space not larger than 40 m^2 (they constituted nearly 9% in both categories). The average dwelling offered for sale in the 4th quarter 2010 had an average usable floor space of 56.7 m^2, and in the case of transactions 66.8 m^2.

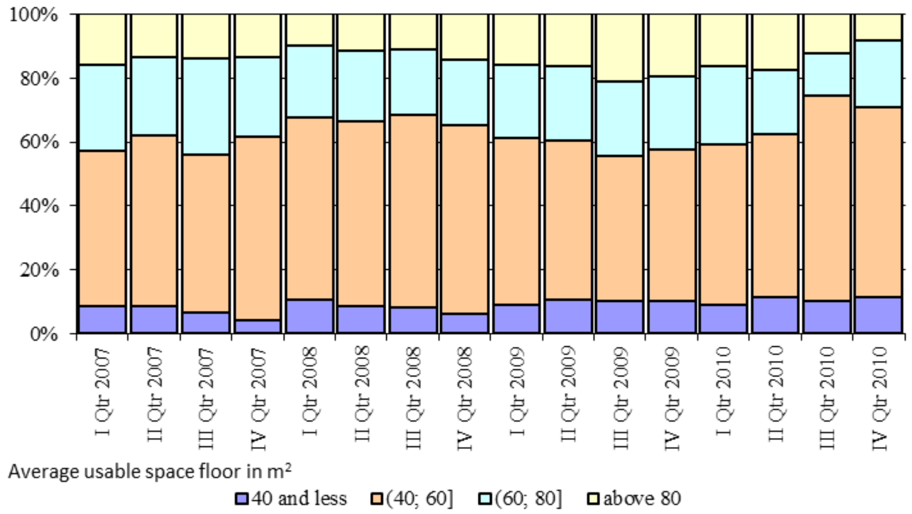
Table C. Average prices for dwellings in Lublin

Period	Primary market		Secondary market	
	offered price	transaction price	offered price	transaction price
1st Q 2007	3604	3309	3986	3373
2nd Q 2007	4143	3503	4699	3870
3rd Q 2007	4645	4125	4815	4265
4th Q 2007	5047	4597	4962	4713
1st Q 2008	5011	4861	5141	4718
2nd Q 2008	5174	4531	5071	4890
3rd Q 2008	5170	5073	5111	4885
4th Q 2008	5266	5217	5091	4859
1st Q 2009	5177	4746	5062	4805
2nd Q 2009	5079	4693	5017	4650
3rd Q 2009	5329	4437	5010	4589
4th Q 2009	5287	4830	4977	4926
1st Q 2010	5113	4448	5028	4720
2nd Q 2010	5257	4520	5037	4959
3rd Q 2010	5002	4821	5063	4930
4th Q 2010	4996	4798	5139	4774

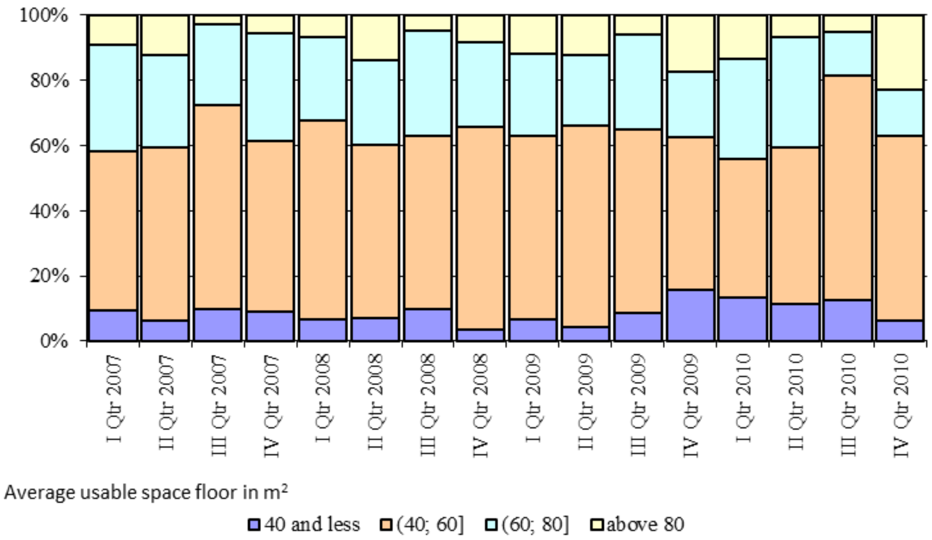
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 30. Dwelling structure by usable floor space on the primary market in Lublin

offers



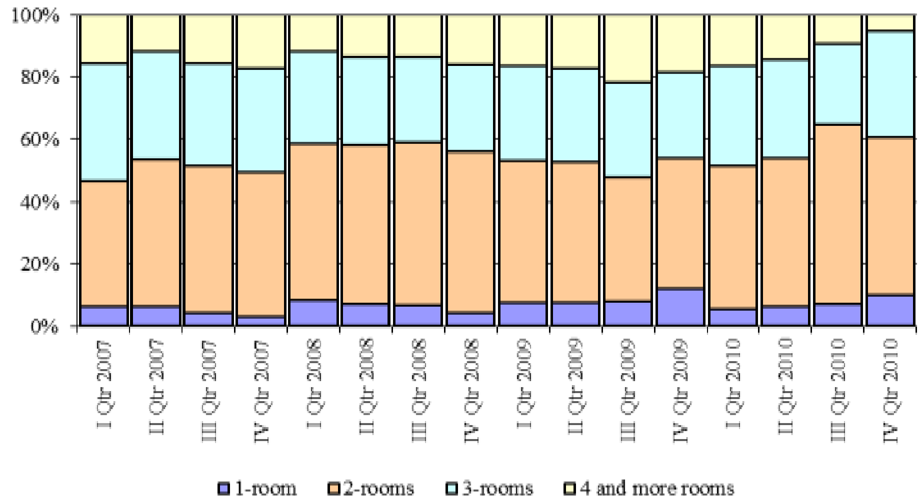
transactions



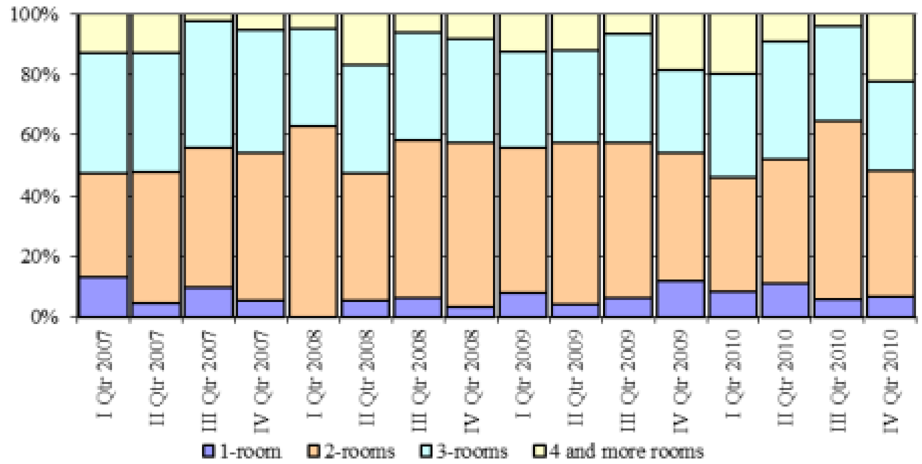
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 31. Dwelling structure by the number of rooms on the primary market in Lublin

offers



transactions



Source: Data from the National Bank of Poland District Branch in Lublin.

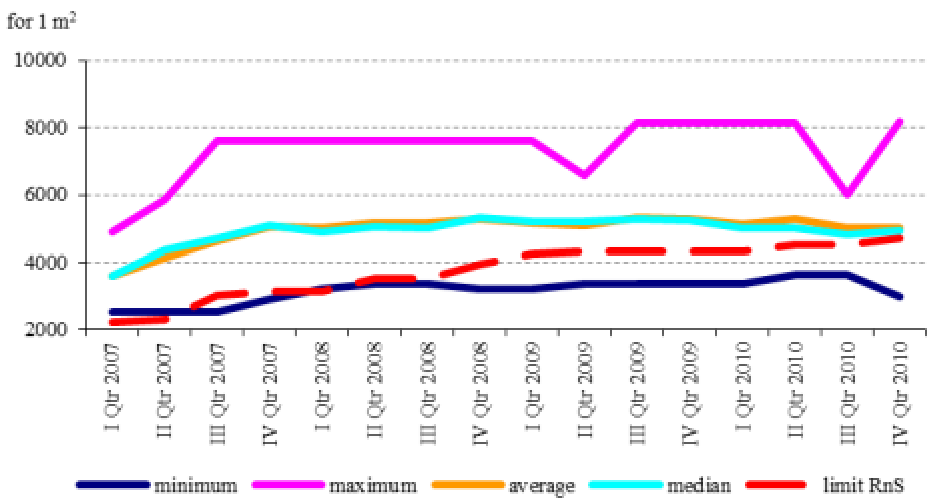
Nearly half of the dwellings (47%) in the sale offer and concluded transactions were two-room premises, more than one third three-room premises (31% and 35%), whereas the rarest were four-room and larger dwellings (in offers 14%, in transactions 9% - Fig. 30). In the 4th quarter 2010 the average number of rooms in a dwelling amounted to: in offers 2.4, in transactions 2.8. The results of the research indicate that buyers preferred dwellings with a smaller floor space but more rooms. According to developers, there was an alternative to large dwellings in multi-family housing developments in the form of single-family housing terraced or semi-detached housing developments with an area from 120 to 160 m^2 and for prices up to PLN 800 thousand.

In the years 2007-2010 average offered and transaction prices for 1 m^2 of a dwelling were fluctuating (Fig. 32). In 2007 and in the first half of 2008 dwelling prices were on the increase, due to the low supply and good economic situation. The highest increase of average prices for 1 m^2 of a dwelling was reported in the 1st quarter 2008, compared to the 1st quarter 2007: in offers by 39.0%, and in transactions by 46.9%. The sale of dwellings on the primary market slowed down in the 3rd quarter 2008 In the case of started investments most developers left prices unchanged, especially when they offered dwellings with high construction standards and located in attractive districts. Few of them decided to reduce prices. The majority of developers were open to individual negotiations regarding dwelling prices, but biggest discounts were offered to those who at once paid the total sum.

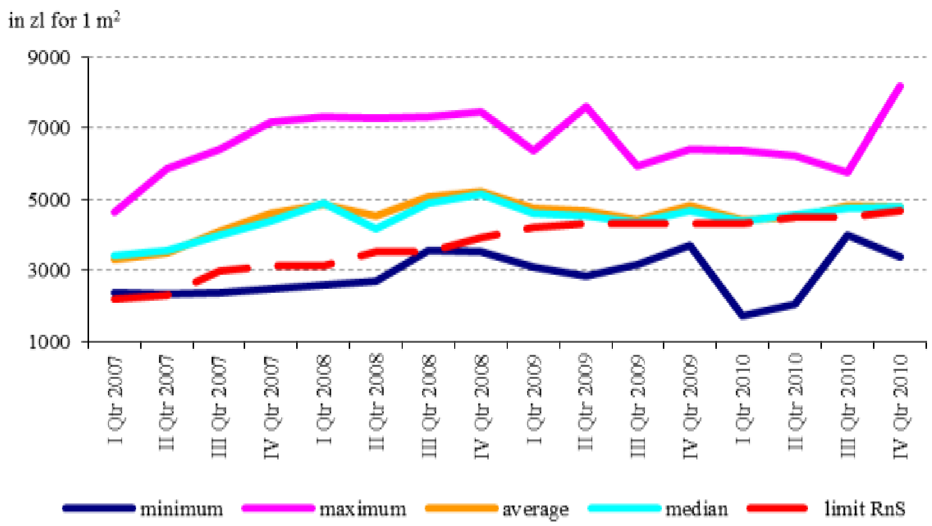
In the 1st quarter 2009 no new dwelling investments were started in Lublin. Development companies reported about banks' refusals to grant investments loans and problems with settling their obligations. Companies that financed investments mainly with bank loans were in the worst situation. Then the situation on the labour market in the construction industry improved, as qualified workers had been returning from abroad. Moreover, certain building materials were sold at discount, for prices lower by 10% to 20%. The decreasing since 2009 demand and slowing down sale of dwellings led to a decrease in their prices. The highest drop in prices – by 12.5% in transactions on the primary market – was reported in the 3rd quarter 2009, compared to the 3rd quarter 2008.

Fig. 32. Dwelling price diversity on the primary market in Lublin

offers



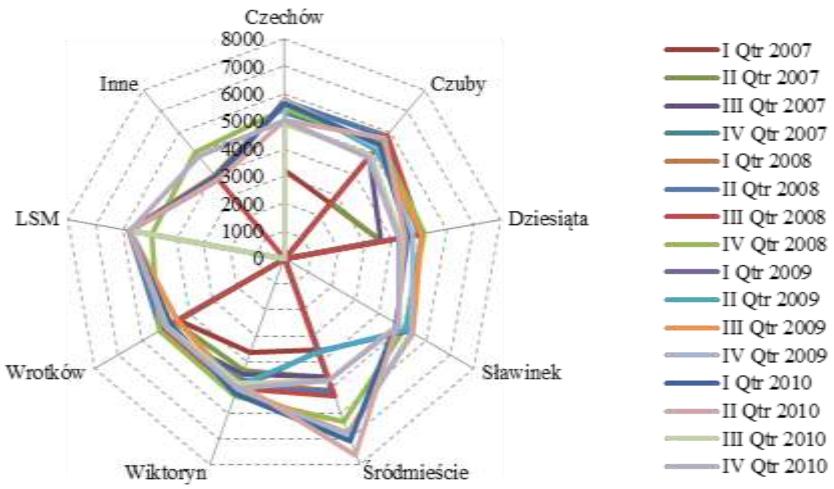
transactions



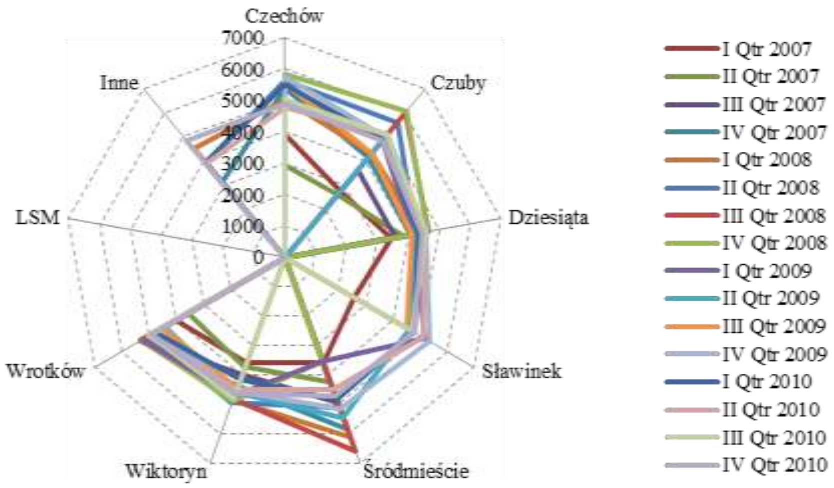
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 33. Prices on the primary market in Lublin by dwelling location

offers



transactions

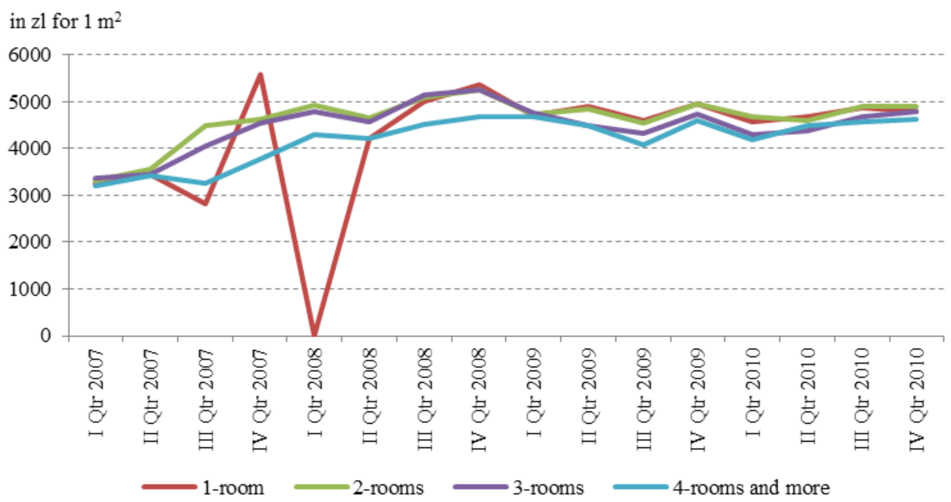


Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 34. Prices on the primary market in Lublin by the number of rooms in dwelling

offers

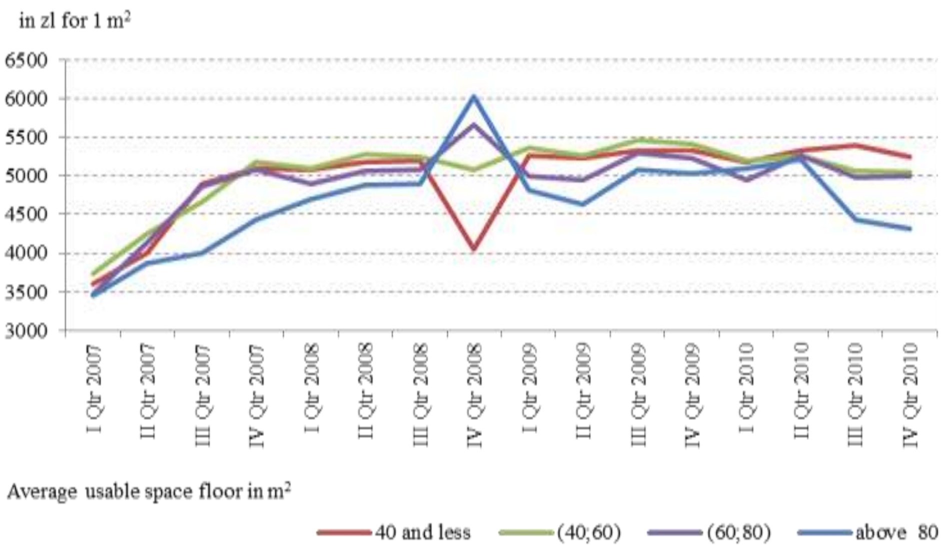
transactions



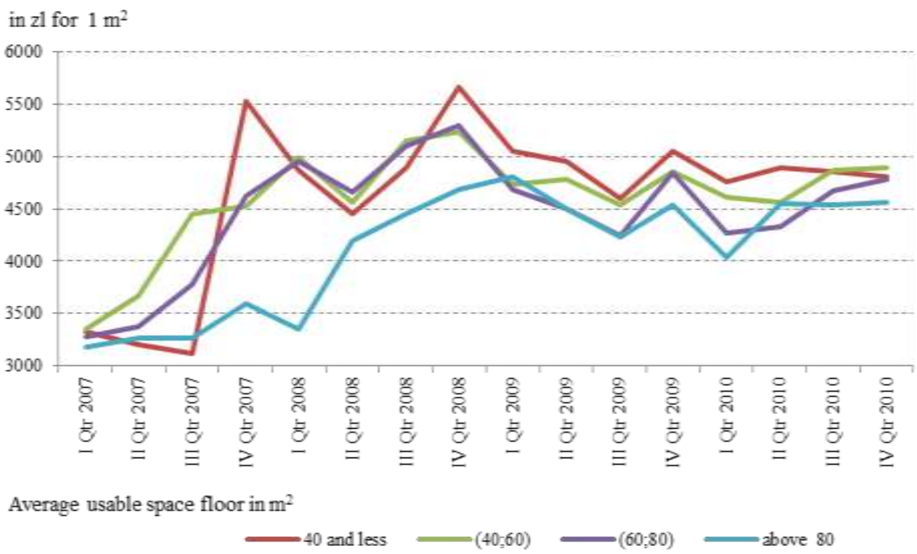
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 35. Prices on the primary market in Lublin by usable floor space of dwelling

offers

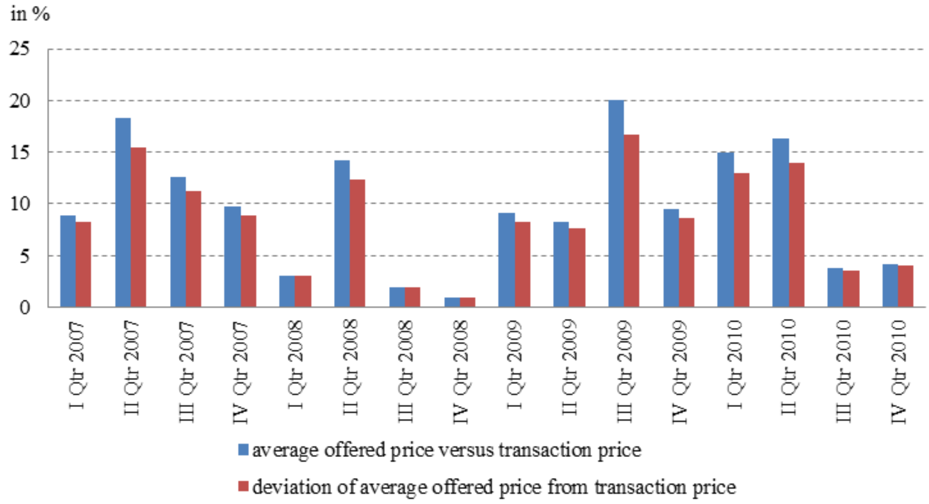


transactions



Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 36. Average offered price versus transaction price on the primary market in Lublin



Source: Data from the National Bank of Poland District Branch in Lublin.

In the years 2007-2010, the highest diversity of the price variety coefficient occurred in the 3rd quarter 2007. It amounted to 20.1% in offers and 25.8% in concluded transactions. The lowest diversity of prices was reported in the 3rd quarter 2010: 10.0% in offers and 7.2% in concluded transactions. The highest deviation between the average offered price for a dwelling and the average transaction price occurred in the 3rd quarter 2009 and amounted to 16.7% (Fig. 36), which was caused by the fact that the largest and most expensive prices were left in the offer on the market, and the prices for them were negotiated. The lowest deviation occurred in the 4th quarter 2008 (amounting to 0.9%).

Determining the price for 1 m^2 of a dwelling, developers took into account its location, storeys, metric area and the number of rooms. With regard to dwelling location, the highest prices were offered in the following districts: Śródmieście (2nd quarter 2010 – PLN 7,621 per 1 m^2), Czechów (1st quarter 2009 – PLN 5,787 per 1m^2) and LSM (1st quarter 2009 – PLN 5,743 per 1 m^2). When it comes to transactions prices per 1 m^2 of a dwelling, the highest were reported in the following districts:

Śródmieście (1st quarter 2008 – PLN 6,086), Czuby (4th quarter 2008 – PLN 6,040) and Czechów (4th quarter 2009 – PLN 5,735 - Fig. 33).

The highest growth on the primary market referred to two-room and three-room dwellings (Fig. 34). Prices of large dwellings, with four or more rooms, grew most slowly. In the case of offers, dwellings with one room were most expensive in the 4th quarter 2009 (PLN 5,250 for 1m^2), with two rooms in the 3rd quarter 2009 (PLN 5,476 for 1 m^2), with three rooms in the 4th quarter 2008 (PLN 5,593 for 1 m^2), with four or more rooms in the 4th quarter 2008 – PLN 5,954 for 1 m^2. In the case of transactions, one-, two- and three-room dwellings were most expensive in the 4th quarter 2008, with prices per 1 m^2 amounting to: PLN 5,357, PLN 5,258 and PLN 5,267 respectively, whereas dwellings with four or more rooms were most expensive in the 1st quarter 2009 (PLN 4,693).

In addition, changes in dwelling prices per usable floor space were analysed (Fig. 35). In the case of offers, the highest prices for 1 m^2 were reported for dwellings with a floor space from 40 m^2 to 60 m^2, i.e. PLN 5,465 (3rd quarter 2009), and the lowest for dwellings with a floor space of over 80 m^2 – PLN 3,183 (1st quarter 2007). It should be noted that there was an exception to the rule, namely the 4th quarter 2008, when a new investment entered to the database contributed to a significant increase in prices of dwellings with a usable floor space in the range from 40 to 60 m^2 and over 80 m^2. In concluded transactions, the highest prices for 1 m^2 referred to dwellings with a usable floor space in the range from 60 m^2 to 80 m^2 sold in the 4th quarter 2008 (PLN 5,298). In the primary market, dwelling price also depended to a considerable degree on the ownership form. Dwellings constituting a separate property reached higher prices than dwellings with a co-operative ownership right; on average: in offers by 40%, and in transactions by 37%.

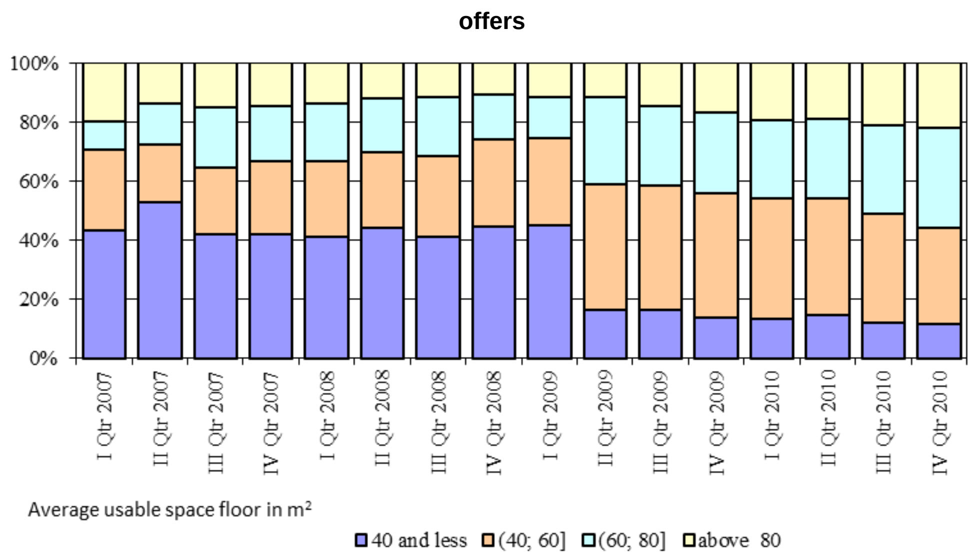
5.4. Secondary market

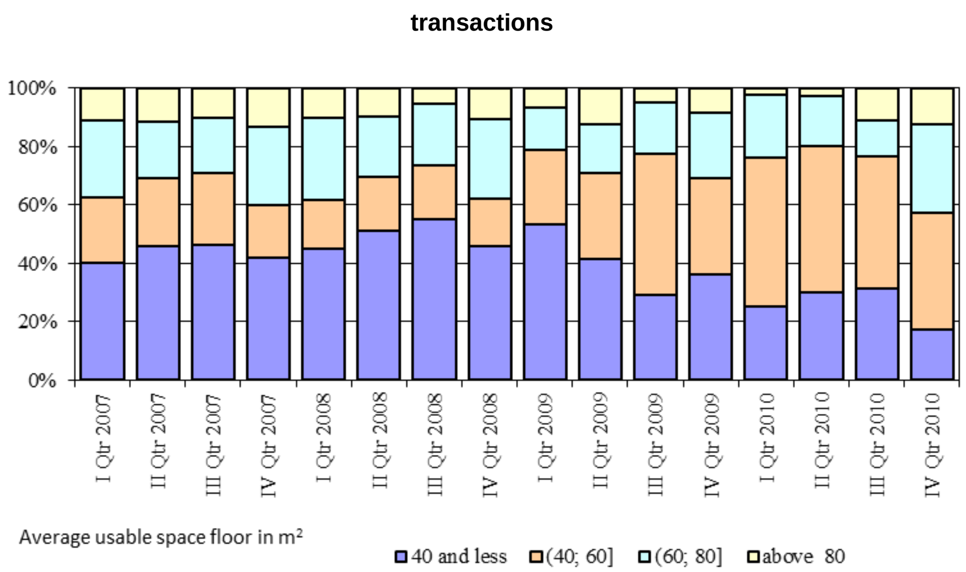
Based on data collected in the years 2007-2010 regarding offers and transactions on the secondary market, it can be noticed how preferences for the usable floor space and the number of rooms of dwellings were changing from the perspective of supply and demand. Purchasers, similarly as on the primary market, were mainly interested in dwellings with a small floor space but with more rooms. Research has shown that in the period from the 1st quarter of 2007 to the 2nd quarter of 2009 over 40% of dwellings offered for sale had a usable floor area up to 40 m^2, and one third from 40 m^2 to 60 m^2. The rarest were dwellings with a floor space exceeding 60 m^2. Following the 2nd quarter of 2009, the share of dwellings with a floor space up to 40 m^2 substantially decreased (to 14%). The market began to offer more dwellings with a usable floor area in the range from 40 m^2 to 60 m^2 (with a nearly 40% share - Fig. 37).

It should be noticed that until the 2nd quarter of 2009 almost half of concluded transactions involved dwellings with a usable floor space up to 40 m^2. Since the 2nd quarter of 2009 buyers' preferences have changed. The highest demand (over 40% transactions) was for dwellings with a usable floor space ranging from 40 to 60 m^2. The lowest share in the transactions concluded was that of dwellings larger than 80 m^2 (on average 9%). As for dwelling structure in terms of the number of rooms, two- and three-room dwellings had the largest share both in offers and transactions, while the share of single-room dwellings and four-room and larger dwellings was markedly smaller.

Dwelling prices offered on the secondary market were in general suggested by real estate agents, whose knowledge of a given market allowed them to accurately determine real estate values. The number of real estates offered for sale was definitely higher than the number of concluded transactions. It seems that the owners of dwellings offered for sale significantly overpriced dwelling prices compared to their market value, so as to create possibilities for price negotiations. Real estates with particularly low offer prices compared to their market value were traded in a relatively short time, whereas real estates with high offer prices were offered for sale for a long time, and in extreme cases, transactions were not concluded at all.

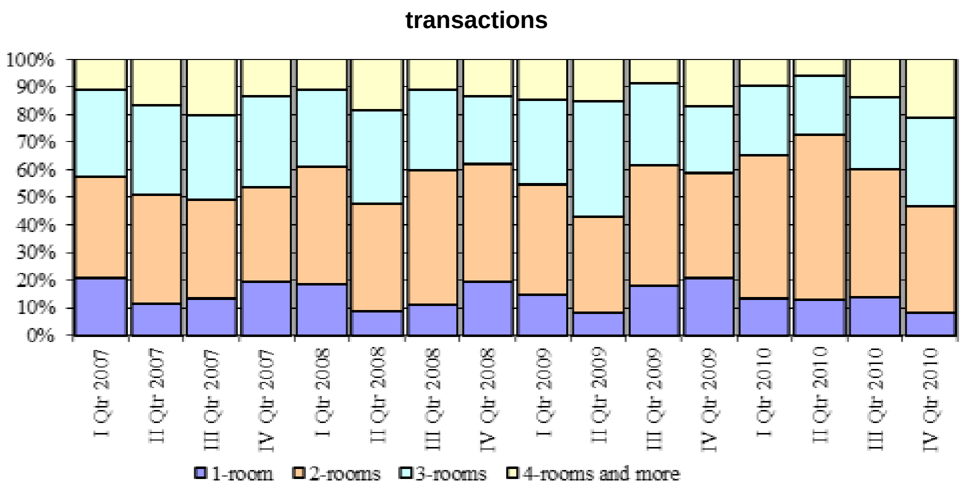
Fig. 37. Dwelling structure by usable floor space on the secondary market in Lublin





Source: Data from the National Bank of Poland District Branch in Lublin.

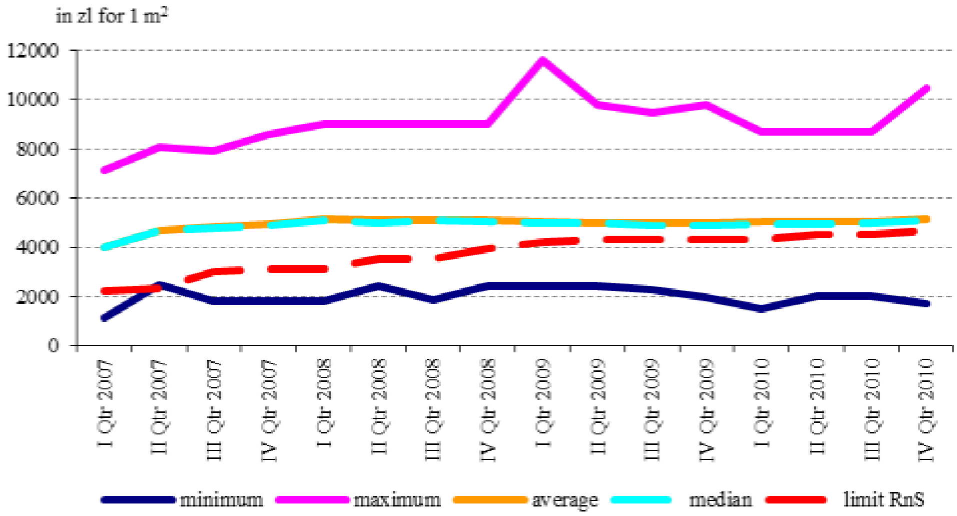
Fig. 38. Dwelling structure by the number of rooms on the secondary market in Lublin



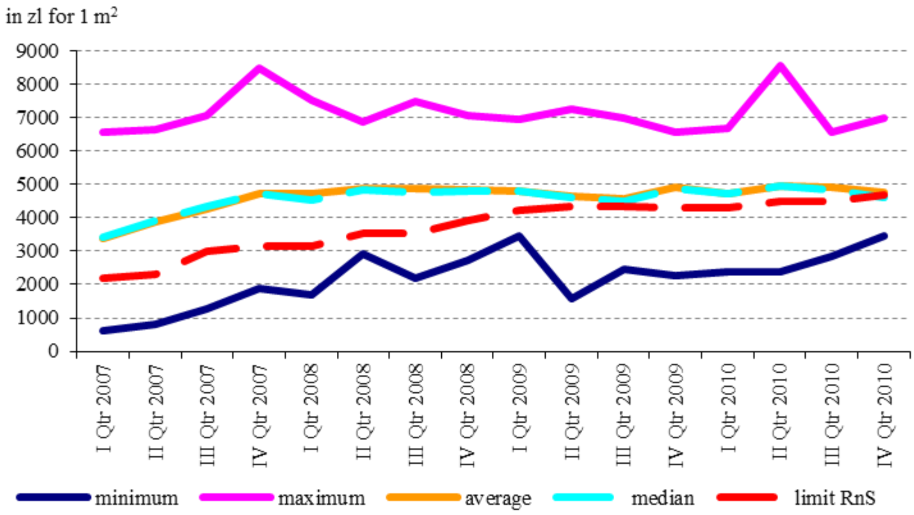
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 39. Dwelling price diversity on the secondary market in Lublin

offers



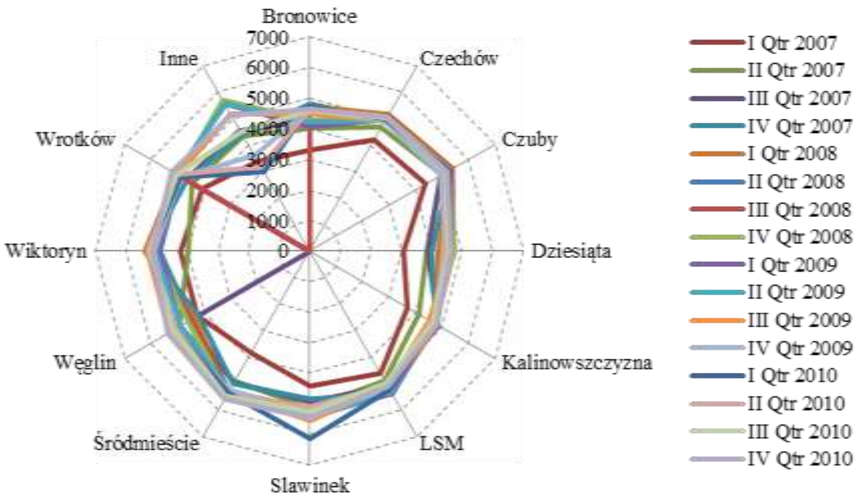
transactions



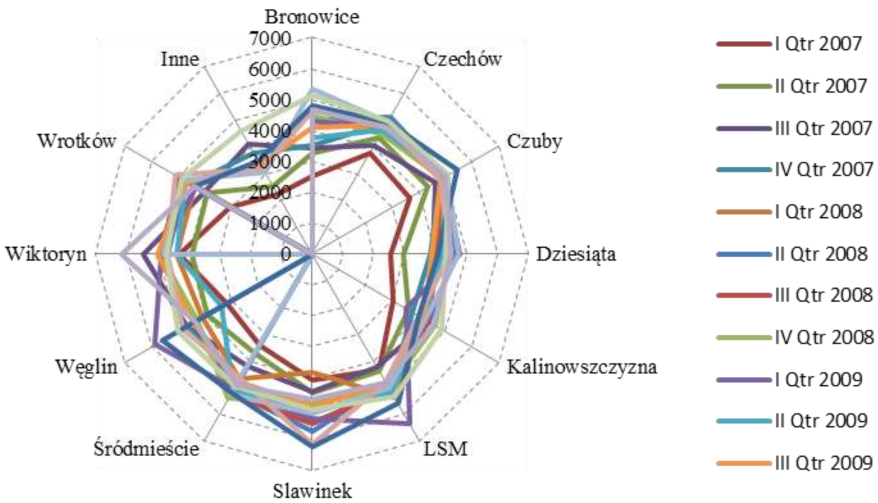
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 40. Prices on the secondary market in Lublin by district

offers



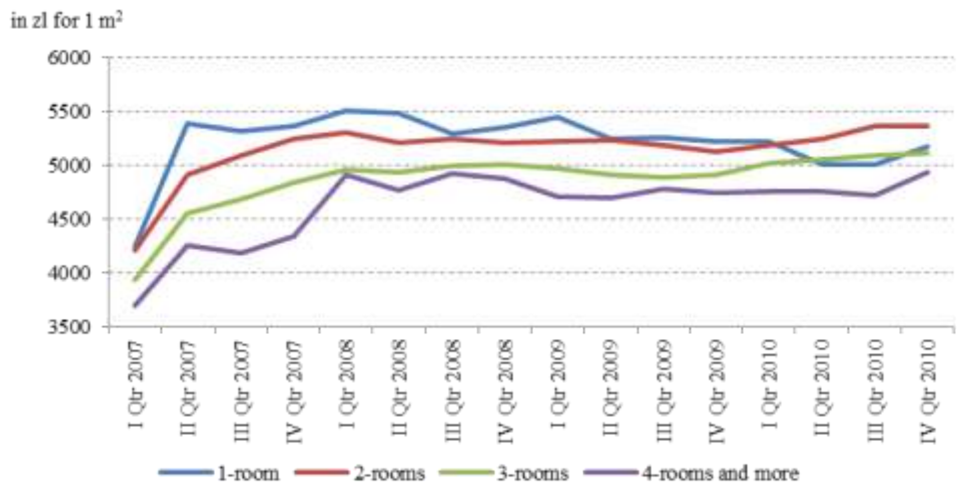
transactions



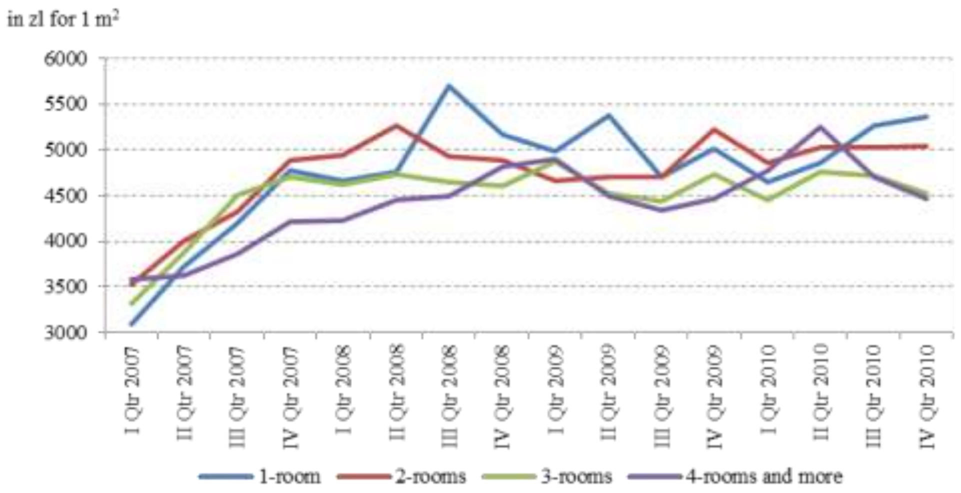
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 41. Prices on the secondary market in Lublin by the number of rooms

offers



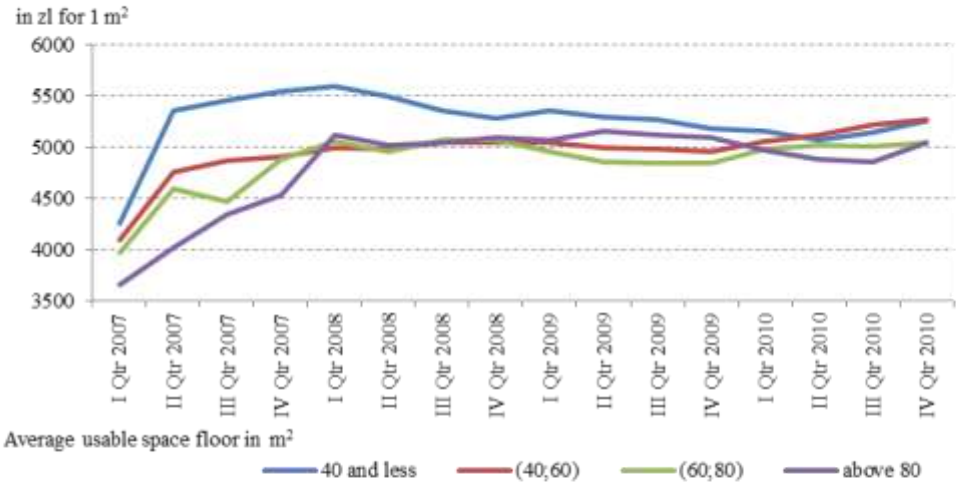
transactions



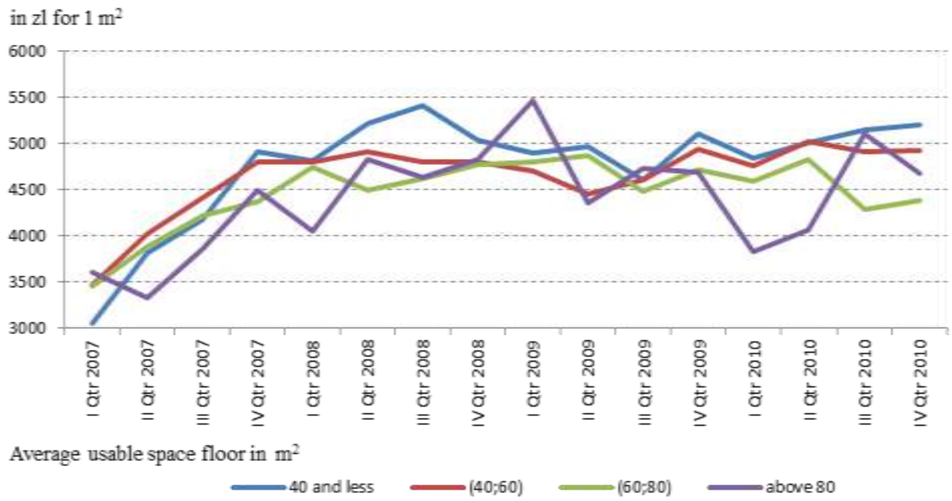
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 42. Prices on the secondary market in Lublin by usable floor space of dwelling

offers



transactions

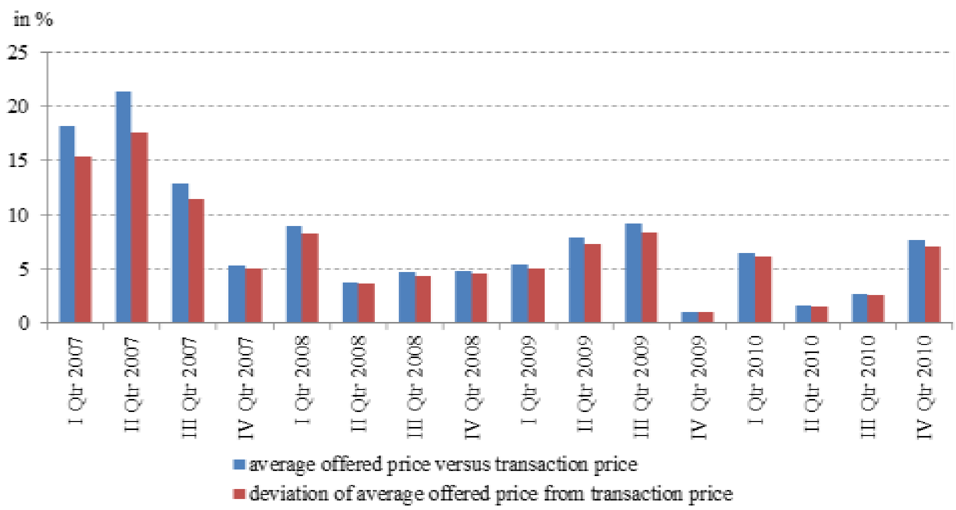


Source: Data from the National Bank of Poland District Branch in Lublin.

In the years 2007-2010 the secondary market was characterised by higher diversity of offer and transaction prices than the primary market. The transaction price of 1 m^2 of a dwelling offered on the secondary market was influenced for the most part by the building's location and the location of the premises in the building, number of rooms, floor space and the year of construction. The highest increase in offer and transaction prices counted quarter-on-quarter was reported in the 1st quarter of 2008, compared to the 1st quarter of 2007 (amounting to 29.0% and 39.9%, respectively). A drop in offer prices occurred in the 4th quarter of 2009, compared to the 4th quarter of 2008 (by 2.2%), and in the case of concluded transactions in the 3rd quarter of 2009 compared to the 3rd quarter of 2008 (by 6.1%).

The highest diversity of the coefficient of price variation was observed in the 1st quarter of 2007. In the case of offers it amounted to 26.6%, while in concluded transactions - to 31.6%. The lowest diversity was reported in the 4th quarter of 2010 (18.1% in offers and 13.8% in transactions). The highest deviation between the average offer price for a dwelling and the transaction price occurred in the 2nd quarter of 2007. It amounted to 17.6% and was generally caused by overpricing of offered dwellings (according to real estate agents, by 10.0%). The lowest deviation was observed in the 4th quarter of 2009 and amounted to 1.0% (Fig. 43).

Fig. 43. Average offer price versus transaction price on the secondary market in Lublin



Source: Data from the National Bank of Poland District Branch in Lublin.

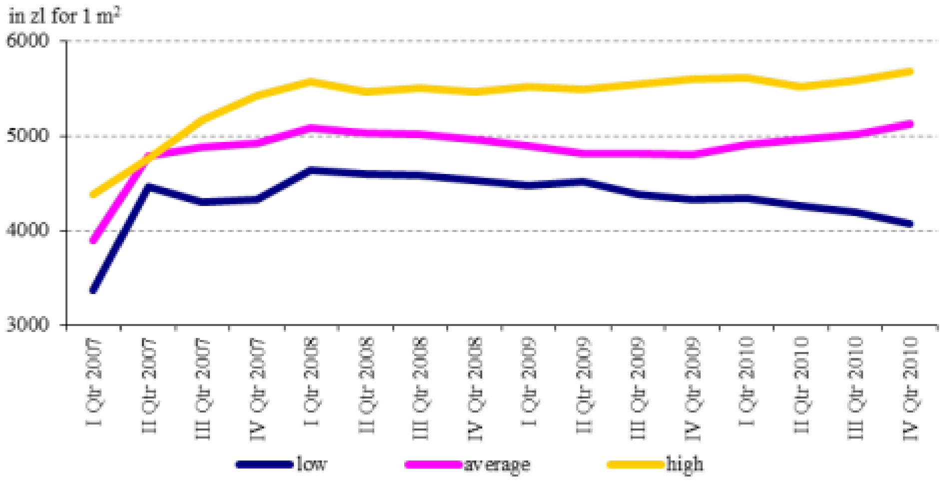
Offer and transactions prices in Lublin were on the increase till the end of 2008. In 2009 prices stopped growing and began to slightly drop (on average by 2% per quarter). Some sellers resigned from selling real estate and withdrew their offers from the market. Others, waiting for the situation on the market to improve and prices to grow, changed their selling offers to rental offers. Premises whose owners reduced the prices were most likely to find a buyer. This mostly involved transactions in which the funds obtained from sale were allocated for the purchase or construction of a new house.

In 2010, dwelling prices stabilised, yet some sellers slightly increased the prices, so as to have greater opportunities for negotiating the price with the potential purchaser. With regard to the location of a dwelling, in the years analysed, the highest prices for 1 m^2 in offers were reported in the following districts: Sławinek (PLN 6,138, the 1st quarter of 2010), Śródmieście (PLN 5,592, the 4th quarter of 2010) and LSM (PLN 5,386, the 1st quarter of 2009). Simultaneously, the highest prices for 1 m^2 in transactions were reported in the following districts: LSM (PLN 6,327, the 1st quarter of 2009), Sławinek (PLN 6,232, the 2nd quarter of 2010) and Śródmieście (PLN 5,403, the 4th quarter of 2008 – Fig. 40). The asset of dwellings situated in those districts was mostly very good location and technical and social infrastructure available in the residential estates.

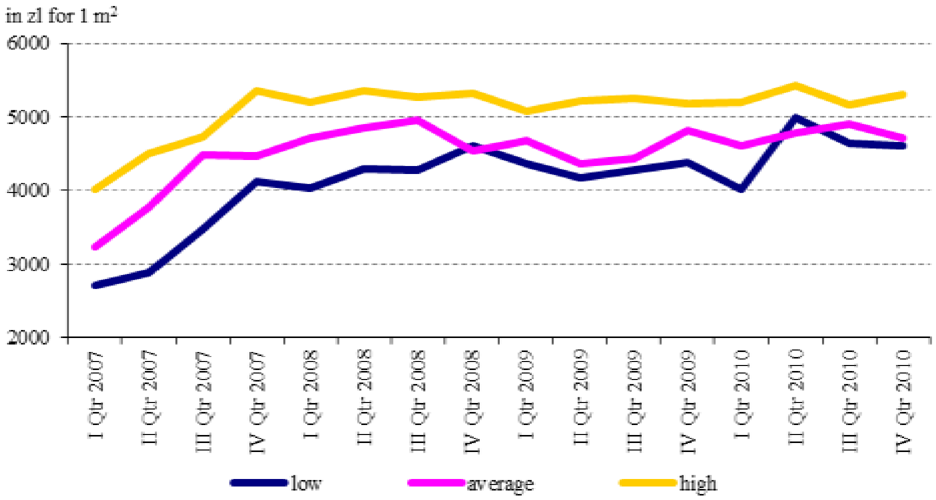
Among dwellings offered for sale, single-room premises were characterised by highest prices. This tendency was observed until the 2nd quarter of 2010 (PLN 5,508 per 1m^2, the 1st quarter of 2008). Prices for two-room and three-room dwellings were slightly lower (the 4th quarter of 2010 - PLN 5,358 per 1 m^2 and PLN 5,013 per 1 m^2, respectively). The prices for 1m^2 of dwellings with four and more rooms were decidedly lower (PLN 4,935, the 4th quarter of 2010). Similar tendency in the analysed period occurred in the case of concluded transactions. The highest transaction price for a single-room dwelling was reported in the 3rd quarter of 2008, i.e. PLN 5,701 per 1m^2 (Fig. 41).

Fig. 44. Prices on the secondary market in Lublin by standard of completion of a dwelling

offers



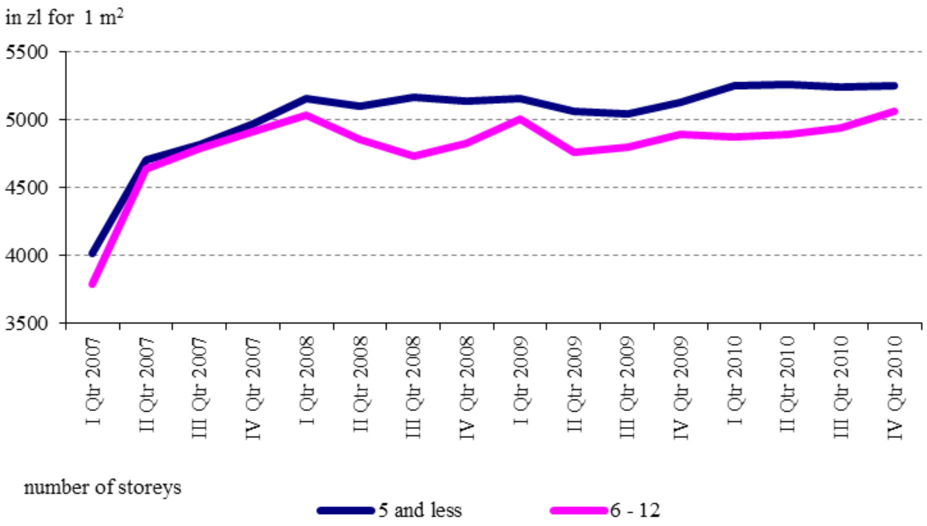
transactions



Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 45. Dwelling prices on the secondary market in Lublin

offers



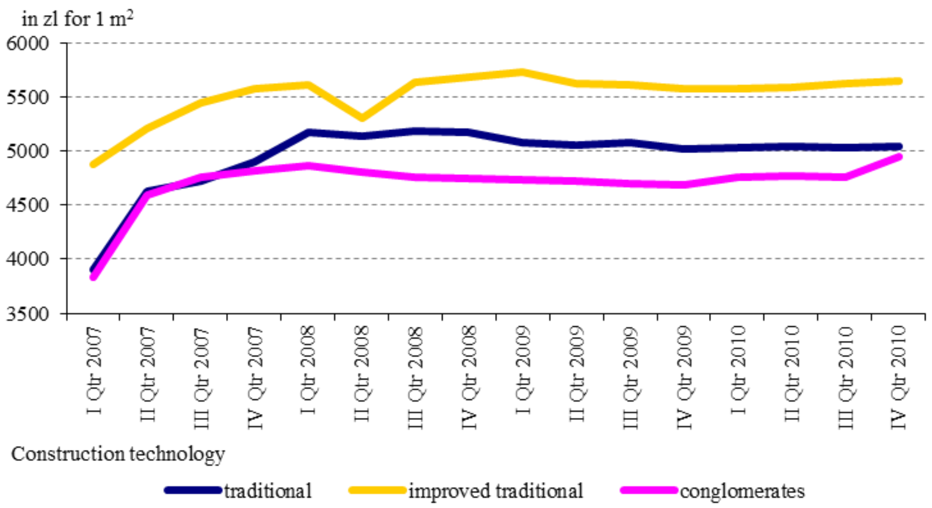
transactions

Source: Data from the National Bank of Poland District Branch in Lublin.

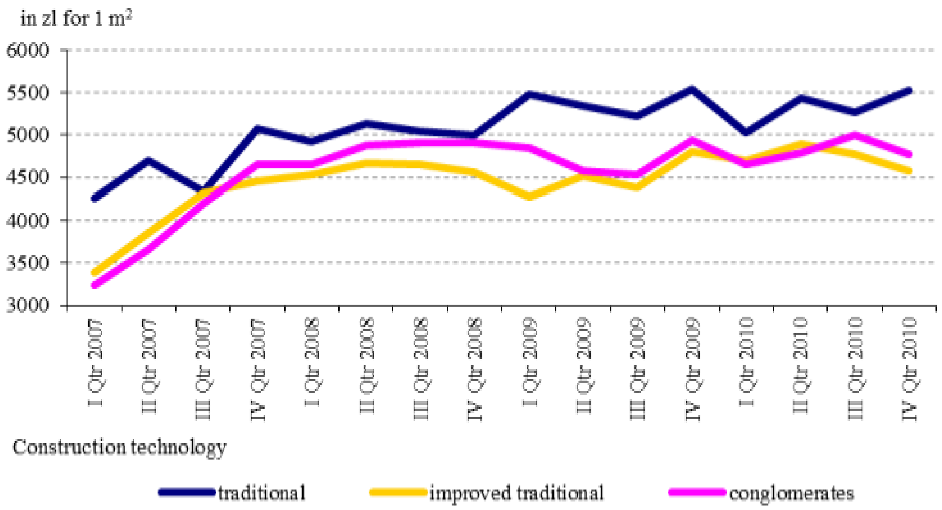
Fig. 46. Offer prices on the secondary market in Lublin

by dwelling construction technology

offers



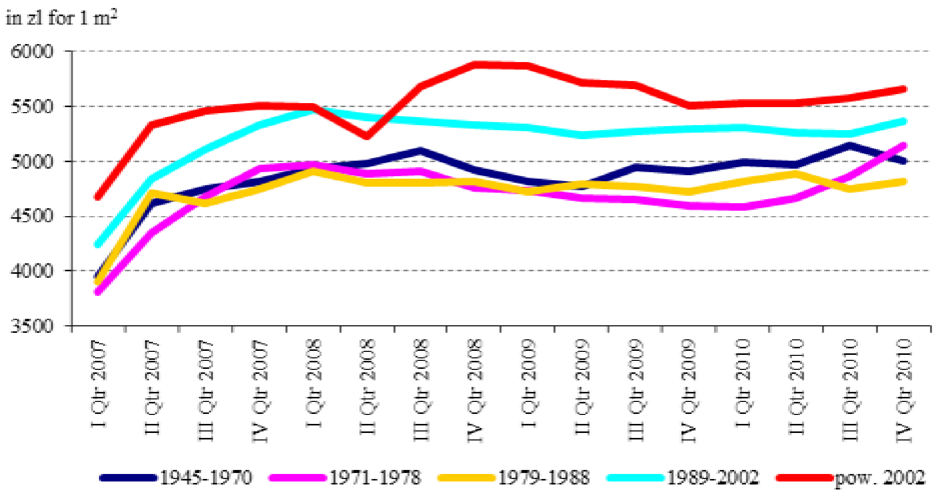
transactions



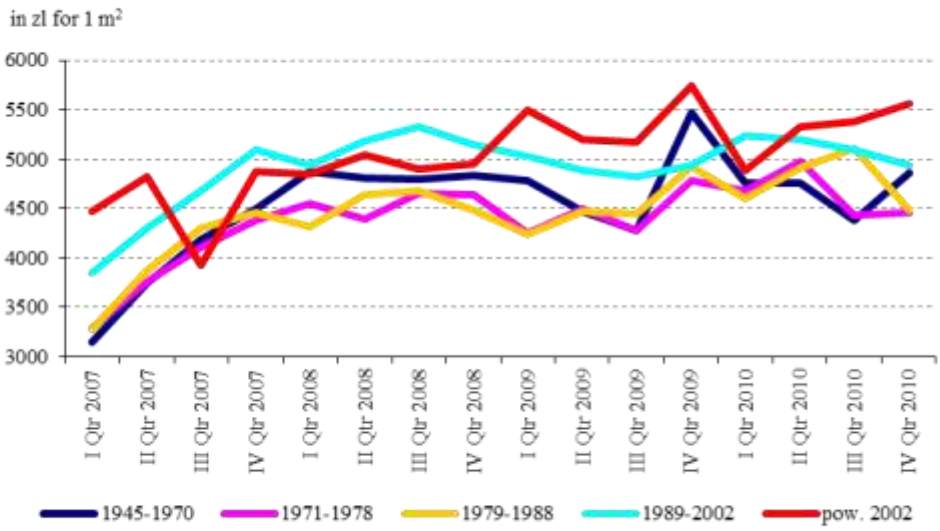
Source: Data from the National Bank of Poland District Branch in Lublin.

Fig. 47. Prices on the secondary market in Lublin by the year of building construction

offers



transactions



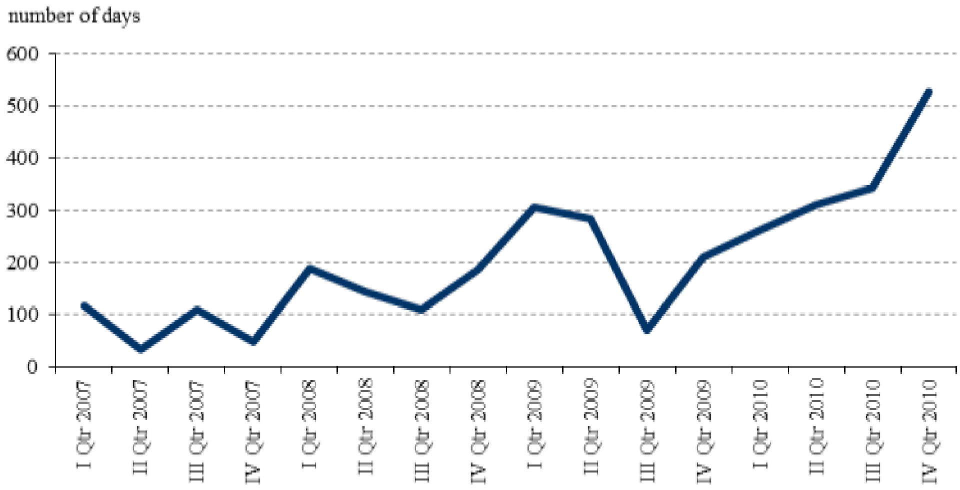
Source: Data from the National Bank of Poland District Branch in Lublin.

According to real estate agents, the ownership type of a dwelling was not a significant influence on the average price for $1m^2$ of a dwelling. Both offer and transaction prices were on a similar level. High-standard dwellings were characterised by highest prices for $1m^2$. In the 4^{th} quarter of 2010 they amounted to PLN 5,674 in offers and to PLN 5,309 in transactions. In contrast, low-standard dwellings were characterised by lowest offer and transaction prices (in the 4^{th} quarter of 2010 they amounted to PLN 4,064 and PLN 4,598 for 1 m^2, respectively).

On the secondary market, both in the case of offers and transactions, higher prices for 1 m^2, on average by 5%, were charged for dwellings in buildings with up to 5 storeys, compared to dwellings in buildings with more than 6 storeys (Fig. 45). On the secondary market, the highest offer prices for 1 m^2 were reported for dwellings constructed in enhanced traditional and traditional technology (Fig. 46). Prices for 1 m^2 of dwellings built in enhanced traditional technology (after 2002) and offered for sale were higher than those for dwellings built in traditional and prefab technology (large block technology) (by 12% and 18%, respectively). It should be noted that the highest transaction prices for 1 m^2 were charged for dwellings constructed in traditional technology (mostly after 2000).

The research also covered the prices of dwellings depending on the year of construction. Both offer and transaction prices for 1 m^2 were the highest for dwellings in buildings in the years 1998-2002 and after 2002, which was chiefly linked to high demand for dwellings built according to modern technologies. Lowest prices for 1 m^2 were charged for dwellings built in the years 1971-1978 and 1979-1988, which could have been caused by the high supply of such dwellings (p. 47). In Lublin, the majority of dwelling stock (40%) consists of buildings built in the years 1971-1988. It should be noted that the highest diversity of transaction prices was reported for dwellings in buildings from the period 1945-1970. Prices for 1 m^2 of such dwellings were, mainly owing to their favourable location in the city centre, higher than those for dwellings built after 1989, however premises designated for conducting business activities usually required major repair.

Fig. 48. Average selling time for a dwelling on the secondary market in Lublin



Source: Data from the National Bank of Poland District Branch in Lublin.

In the analysed period, the sale of a dwelling took on average from 33 days in the 2nd quarter of 2007 to 527 days in the 4th quarter of 2010. The fastest sale of dwellings was observed during the boom on the residential real estate market in 2007 and 2008. The decrease in demand for dwellings since the 1st quarter of 2009 has significantly extended the selling time (Fig. 48).

Based on the research carried out and opinions expressed by developers and real estate agents collaborating with the office, it has been established that during the boom on the residential real estate market (2006-2007) dwelling prices in Lublin reached too high a level compared to the financial capabilities of the local potential buyers. The slow-down in economy in 2008 and tightening of loan policy by banks led to a drop in demand and prices on the primary and secondary markets. The highest prices on both markets are still charged for dwellings with a good location, high standard of utilities and built in the last several years. It is hard to sell dwellings requiring a major repair, located in less attractive districts and built in prefab technology. Agents also point to the fact that currently purchasers of dwellings, before taking a decision, thoroughly analyse the attributes of the dwelling and its surroundings.

Conclusion

In Poland, and also in lubelskie voivodship, there is a shortage of dwellings – an inheritance from the real socialism area, when they constituted a public good. Demand for dwellings is caused both by a deficit of residential premises in relation to the number of households and by inadequate housing conditions, especially in municipal dwellings, company dwellings or dwellings owned by the State Treasury. Particularly poor housing conditions are characteristic of dwellings belonging to municipal stock, which are depreciated and often lack utilities such gas central heating, gas or sewage system. Their inhabitants are forced to heat them with traditional, highly inconvenient coal stoves. Difficult housing conditions in dwellings belonging to municipal stock or company stock, and social segregation of inhabitants (Węcławowicz 2003) are the determinants of the demand for dwellings by those who want to leave 'bad' downtown districts and at the same time improve their housing conditions.

During the economic transformation, gminas' dwelling stock was partially privatised. By creating private ownership of dwellings, it was in fact changed into property. Private owners of residential premises, generally older persons receiving pension or low-income persons, are not able to finance costly repairs and renovations of the premises they own. In the case of old council buildings, gminas have retained ownership over a part of residential premises, where inhabitants of co-operative dwellings who, for example, defaulted in paying rent have been moved. Potential buyers therefore feared risks associated with the purchase of old, depreciated residential real estate whose restoration demands high outlays. Another risk factor were residents defaulting in paying charges for the use of resources or for repairs. As a result, municipal stock has been gradually depreciated, an some of it qualifies for demolition, which creates demand for cheap tenement dwellings.

A dwelling constitutes a commodity purchased or rented according to market rules. The development of the real estate market was favoured by the expansion of banks, which granted mortgage loans for increasingly larger amounts, gradually reducing interest charges, extending the payment period and reducing profit margins. Development companies building dwellings for profit became the key player on the primary market. In 2000s housing co-operatives somehow became similar to developers by undertaking construction of dwellings for sale to non-members of the co-operative. Also natural persons engaged in housing construction for profit. They built single-family houses by way of a succession scheme, financing subsequent investments from funds obtained from the sale of already completed houses.

In 2007 developers took advantage of the imbalance on the housing real estate market, where demand was distinctly higher than supply. The costs of construction of 1 m^2 of a dwelling generally were below PLN 3 thousand, whereas the selling price on the primary market frequently exceeded PLN 5 thousand. With the imbalance on the real estate market, developers gained high margins. Sometimes they required the buyers of residential premises to participate in the financing of their construction. The lack of legal regulations with regard to closed or open trust accounts and other instruments used for securing the interest of potential buyers of dwellings led to a situation that natural persons took the risk connected with financing housing investments. The risk involved in financing the construction of dwellings increased when natural persons bought the so called ‘holes in the ground’, that is dwellings and houses that had not yet been built, which was a common phenomenon during the credit boom.

The real estate market was influenced by changes in the economic situation, which initially was favourable from the perspective of developers and those who sold real estate on the market (the year 2007), but then deteriorated (2008-2010). During the economic growth dwelling prices were sharply increasing and in most cities in Poland (also in w Lublin) were overpriced. Given the aggressive promotion of mortgage loans, developers and those who speculated on the market emphasised the ‘inevitable’ rise in prices for real estate, on which one ‘cannot lose’. Whispering marketing, accompanied by rapid economic growth, constituted a determinant based on which persons who did not have either own dwelling or funds to finance its construction or purchase decided to raise a mortgage. It appears that loaners were not always aware of the burdens imposed by mortgage, namely the necessity of paying interest in an amount that in long term exceeded the sum of instalments of the mortgage raised.

In the period of rapid economic growth, increase in real salaries and mortgage boom, purchasers of dwellings sometimes acted irrationally, since they for example bid with one another, in consequence pushing up the dwelling price. Then the increased demand for building materials substantially increased their prices, and some of the materials were even supplied from Germany. Natural persons building single-family houses had difficulties with finding aptly qualified construction workers. The prices for land properties also sharply increased, with some developers paying prices completely unrelated to the value of a given real estate.

High prices of residential and land real estate were favoured by a rather passive attitude of local authorities, who did not undertake enough actions aimed at collecting arable land, merging it into well-proportioned plots and installing there basic technical infrastructure. Building and agricultural land was traded in suburban areas (and within the city of Lublin) mostly by natural persons and development companies. Plots served as capital investments, and unregulated ownership status limited the supply of building land on the real estate market, which impacted on the prices and, in consequence, increased the costs of construction of houses and dwellings, which became unavailable for a large number of persons who did not have their own dwelling. High prices for dwellings and land in Lublin and the Lublin poviat as well as large agglomerations, were in turn an obstacle to the migration of population from small town and rural areas to a city where the labour market is more absorptive.

The results of the study confirm the scientific hypothesis formulated in the introduction, namely that the real estate in lubelskie voivodship has become dominated by transactions involving residential premises in Lublin. In 2010, the share of residential real estates located in Lublin in the total number of transactions involving residential premises in the voivodship amounted to nearly 80%. They comprise over 85% purchase/sale transactions involving dwellings on the free market. In turn, the share of the floor space of dwellings sold in Lublin in the share of dwellings sold in total in cities of lubelskie voivodship exceeded 87%. When it comes to rural areas of lubelskie voivodship, the number of purchase/sale transactions involving residential premises was relatively low.

The real estate market in Poland, in lubelskie voivodship and in Lublin was heterogenic, which was reflected in high diversity of prices in different regions and their fluctuations over time. The results of the study confirm the other scientific hypothesis that postulated that transaction prices on the real estate market for non-residential real estate and real estate built-up with residential houses were difficult to compare in time and space. In the period of boom on the real estate market, the prices for residential premises in Lublin reached too high a level compared to the financial capabilities of potential buyers. The average price for m^2 of a dwelling remained markedly higher than in other cities with poviat rights and other urban centres, but the cheapest were residential real estate and agricultural land located in peripheral rural areas characterised by a relatively low effective demand for real estate.

The slump in economy in 2009 and tightening of banks' loan policy led to a drop in the demand and prices for residential real estate on primary and secondary markets. In the years 2009-2010, high prices were still charged for dwellings built in the last several years and according to energy-efficient technologies, characterised by attractive location (availability of agglomeration-related advantages) and high-standard utilities. It became more difficult to sell dwellings located in less attractive districts and buildings constructed with concrete slabs, especially if they required major repair. Real estate agents pointed to the fact that buyers of dwellings, before taking a decision, analysed pros and cons of the residential premises, and risks in its vicinity.

In the years 2008-2009 the economy slowed down, which translated into the growth of unemployment and decreased availability of mortgage loans. It gradually stabilised the demand and supply and resulted in moderate adjustment of dwelling prices. As for the supply, a decrease in the number of issued building permits and started constructions of dwellings was reported in most poviats, including Lublin. Yet new residential premises whose construction started during the credit boom were completed at that time. Some part of dwellings completed by developers did not find buyers, so the number of residential premises offered on the primary market was increasing. With the increased supply, the real estate market normalised, which translated into initial stagnation and then a drop in dwelling prices. The normalisation on the residential real estate was favoured by the tightening of mortgage-related recommendations by the Polish Financial Supervision Authority.

The limitation of the effective demand for residential real estate, which was linked to the slump in economy and world financial crisis, was the reason behind the drop in the number of dwellings completed after 2007, both in Poland and lubelskie voivodship. An exception to the rule in the voivodship was the Lublin poviat, where the number of completed single-family houses increased. The desire to have own house in the vicinity of Lublin, perceived as a symbol of prestige and social status, turned out to be very strong. Among rural poviats, in terms of the value of sale transactions involving residential premises it was the Lublin poviat that stood out – the average price for $1m^2$ of a dwelling amounted there to as much as PLN 3693. The average dwelling price in the poviat surrounding Lublin reflected the effects of the land rent mechanism. The demand for residential real estate was linked to the proximity of an urban centre with a voivodship rank, which is a source of external advantages to residents and entrepreneurs.

The market for single-family houses, whose most important segment consisted of Lublin suburban areas, was distinguished by imperfections and low effectiveness. In conditions characterised by poor communications access to Lublin during early morning and afternoon traffic peaks, when residents of the Lublin poviat commute to Lublin and back to their homes, they incurred social costs connected with travelling to Lublin. Such journeys resulted in physical and mental fatigue as well as waste of time at the cost of social contacts and family life. Sometimes the social costs constituted a determinant encouraging them to moving to the suburbs, however migrants were not always aware of them before purchasing or building own house in the Lublin poviat. They did not always take into account inconveniences connected with construction of a house on land without hard surface roads, sewage system or lighting. Natural persons built or bought single-family houses with more than one storey and floor space often exceeding 200 m^2, where the costs of maintenance, and especially heating, frequently turned out to be high. They were not discouraged by the fact that construction of a house required raising a mortgage loan, sometimes for an amount exceeding PLN 300 thousand and that they would have to keep paying their financial obligations until they retire. In turn, the lack of local spatial development plans resulted in the lack of sufficient information regarding the method and approaches to developing plots adjacent to a given real estate.

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Statistical tables

TABLE 1. **LAND HANDED OVER TO INVESTORS AND IN STOCK UNDER HOUSING CONSTRUCTION IN LUBELSKIE VOIVODSHIP**

SPECIFICATION Land handed over to investors a – 2007 b – 2010 Land in stock as at 31 XII c – 2007 d – 2010		Total	Of total under construction		Of total by investor's ownership type – handed over to				
			multi-family	single-family	housing cooperatives	gminas	public building societies	natural persons	companies or other entities
		in ha							
Total	**a**	**63,5**	**8,3**	**55,2**	**0,4**	**4,3**	**4,5**	**50,3**	**4,0**
	b	**39,2**	**1,7**	**37,5**	**-**	**0,8**	**0,8**	**33,1**	**4,5**
	c	**1060,2**	**167,0**	**893,2**	**X**	**X**	**X**	**X**	**X**
	d	**895,7**	**125,2**	**770,5**	**X**	**X**	**X**	**X**	**X**
Bialski sub-region	a	20,3	3,7	16,6	0,4	2,5	1,7	13,4	2,3
	b	12,8	-	12,8	-	0,4	-	12,4	-
	c	389,8	27,6	362,2	X	X	X	X	X
	d	279,7	30,7	249,0	X	X	X	X	X
Poviats:									
bialski	a	6,9	0,9	6,0	-	2,3	-	4,3	0,3
	b	6,1	-	6,1	-	-	-	6,1	-
	c	173,7	13,3	160,4	X	X	X	X	X
	d	151,9	8,9	143,0	X	X	X	X	X
parczewski	a	0,9	0,2	0,7	-	-	0,2	0,7	-
	b	2,9	-	2,9	-	0,4	-	2,5	-
	c	41,6	3,9	37,7	X	X	X	X	X
	d	41,9	3,9	38,0	X	X	X	X	X
radzyński	a	0,4	-	0,4	-	-	-	0,4	-
	b	0,9	-	0,9	-	-	-	0,9	-
	c	2,1	0,3	1,8	X	X	X	X	X
	d	1,4	0,3	1,1	X	X	X	X	X
włodawski	a	8,9	-	8,9	-	0,2	1,5	7,2	-
	b	2,3	-	2,3	-	-	-	2,3	-
	c	159,5	3,7	155,8	X	X	X	X	X
	d	66,4	3,7	62,7	X	X	X	X	X
City with poviat rights:									
Biała Podlaska	a	3,2	2,6	0,6	0,4	-	-	0,8	2,0
	b	0,9	-	0,9	-	-	-	0,9	-
	c	12,9	6,4	6,5	X	X	X	X	X
	d	22,8	-	22,8	X	X	X	X	X
Chełmsko-zamojski sub-region	a	29,5	0,3	29,2	-	-	-	28,9	0,6
	b	14,3	1,0	13,3	-	-	0,8	13,3	0,2
	c	398,8	34,2	364,6	X	X	X	X	X
	d	387,0	31,3	355,7	X	X	X	X	X
Poviats:									
biłgorajski	a	8,2	-	8,2	-	-	-	8,2	-
	b	2,4	-	2,4	-	-	-	2,4	-
	c	93,6	3,1	90,5	X	X	X	X	X
	d	88,2	3,1	85,1	X	X	X	X	X
chełmski	aa	4,5	-	4,5	-	-	-	4,5	-
	b	3,0	-	3,0	-	-	-	3,0	-
	c	93,4	12,0	81,4	X	X	X	X	X
	d	95,6	12,0	83,6	X	X	X	X	X

TABLE 1. **LAND HANDED OVER TO INVESTORS AND IN STOCK UNDER HOUSING CONSTRUCTION IN LUBELSKIE VOIVODSHIP (cont.)**

SPECIFICATION Land handed over to investors a – 2007 b – 2010 Land in stock as at 31 XII c – 2007 d – 2010		Total	Of total under construction		Of total by investor's ownership type – handed over to				
			multi-family	single-family	housing cooperatives	housing cooperatives	gminas	public building societies	natural persons
		in ha							
Chełmsko-zamojski sub-region (cont.)									
Poviats:									
hrubieszowski	a	6,3	-	6,3	-	-	-	6,3	-
	b	1,9	-	1,9	-	-	-	1,9	-
	c	47,0	0,1	46,9	X	X	X	X	X
	d	40,4	0,1	40,3	X	X	X	X	X
krasnostawski	a	4,0	-	4,0	-	-	-	4,0	-
	b	-	-	-	-	-	-	-	-
	c	19,0	-	19,0	X	X	X	X	X
	d	19,0	-	19,0	X	X	X	X	X
tomaszowski	a	2,7	-	2,7	-	-	-	2,4	0,3
	b	3,1	-	3,1	-	-	-	3,1	-
	c	95,6	1,9	93,7	X	X	X	X	X
	d	96,6	-	96,6	X	X	X	X	X
zamojski	a	2,1	-	2,1	-	-	-	2,1	-
	b	2,2	-	2,2	-	-	-	2,2	-
	c	22,3	0,8	21,5	X	X	X	X	X
	d	21,0	0,8	20,2	X	X	X	X	X
Cities with poviat rights:									
Chełm	a	1,1	0,3	0,8	-	-	-	0,8	0,3
	b	0,6	0,2	0,4	-	-	-	0,4	0,2
	c	18,9	13,3	5,6	X	X	X	X	X
	d	18,3	13,1	5,2	X	X	X	X	X
Zamość	aa	0,6	-	0,6	-	-	-	0,6	-
	b	1,1	0,8	0,3	-	-	0,8	0,3	-
	c	9,0	3,0	6,0	X	X	X	X	X
	d	7,9	2,2	5,7	X	X	X	X	X
Lubelski sub-region	a	7,9	3,7	4,2	-	1,8	2,8	2,8	0,5
	b	7,6	0,2	7,4	-	0,1	-	3,7	3,8
	c	143,0	41,7	101,3	X	X	X	X	X
	d	138,9	42,0	96,9	X	X	X	X	X
Poviats:									
lubartowski	a	1,9	0,2	1,7	-	1,6	-	0,3	-
	b	1,5	0,0	1,5	-	-	-	1,5	-
	c	39,1	2,8	36,3	X	X	X	X	X
	d	37,6	2,8	34,8	X	X	X	X	X
lubelski	aa	0,8	0,6	0,2	-	-	-	0,8	-
	b	4,6	-	4,6	-	-	-	1,0	3,6
	c	25,2	4,5	20,7	X	X	X	X	X
	d	20,5	4,5	16,0	X	X	X	X	X

TABLE 1. **LAND HANDED OVER TO INVESTORS AND IN STOCK UNDER HOUSING CONSTRUCTION IN LUBELSKIE VOIVODSHIP (cont.)**

SPECIFICATION Land handed over to investors a – 2007 b – 2010 Land in stock as at 31 XII c – 2007 d – 2010		Total	Of total under construction		Of total by investor's ownership type – handed over to				
			multi-family	single-family	housing cooperatives	housing cooperatives	gminas	public building societies	natural persons
		in ha							
Lubelski sub-region (cont.)									
Poviats:									
łęczyński	a	0,5	-	0,5	-	0,2	-	0,3	-
	b	0,1	-	0,1	-	0,1	-	-	-
	c	26,9	3,7	23,2	X	X	X	X	X
	d	29,7	3,7	26,0	X	X	X	X	X
świdnicki	a	0,1	-	0,1	-	-	-	0,1	-
	b	-	-	-	-	-	-	-	-
	c	25,6	22,2	3,4	X	X	X	X	X
	d	25,6	22,2	3,4	X	X	X	X	X
City with poviat rights:									
Lublin	a	4,6	2,9	1,7	-	-	2,8	1,3	0,5
	b	1,4	0,2	1,2	-	-	-	1,2	0,2
	c	26,2	8,5	17,7	X	X	X	X	X
	d	25,5	8,8	16,7	X	X	X	X	X
Puławski sub-region	a	5,8	0,6	5,2	-	-	-	5,2	0,6
	b	4,5	0,5	4,0	-	0,3	-	3,7	0,5
	c	128,6	63,5	65,1	X	X	X	X	X
	d	90,1	21,2	68,9	X	X	X	X	X
Poviats:									
janowski	a	0,9	0,3	0,6	-	-	-	0,6	0,3
	b	0,5	0,5	-	-	-	-	-	0,5
	c	13,3	6,6	6,7	X	X	X	X	X
	d	12,8	6,1	6,7	X	X	X	X	X
kraśnicki	a	1,8	-	1,8	0,0	-	-	1,8	-
	b	0,0	-	-	-	-	-	-	-
	c	51,9	42,8	9,1	X	X	X	X	X
	d	6,6	1,0	5,6	X	X	X	X	X
łukowski	a	1,9	-	1,9	-	0,0	-	1,9	-
	b	3,4	-	3,4	-	0,3	-	3,1	-
	c	17,1	5,4	11,7	X	X	X	X	X
	d	25,8	5,4	20,4	X	X	X	X	X
opolski	a	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-
	c	5,6	2,7	2,9	X	X	X	X	X
	d	5,6	2,7	2,9	X	X	X	X	X
puławski	a	1,0	0,3	0,7	-	-	-	0,7	0,3
	b	0,4	-	0,4	-	-	-	0,4	-
	c	25,1	2,5	22,6	X	X	X	X	X
	d	23,7	2,5	21,2	X	X	X	X	X
rycki	a	0,2	-	0,2	-	-	-	0,2	-
	b	0,2	-	0,2	-	-	-	0,2	-
	c	15,6	3,5	12,1	X	X	X	X	X
	d	15,6	3,5	12,1	X	X	X	X	X

TABLE 2. ***LAND USE STRUCTURE IN CITIES WITH POVIAT STATUS IN LUBELSKIE VOIVODSHIP IN 2010***

SPECIFICATION	Area in total		Of which					
			agricultural land		forests [a]		other land	
	in ha	in %	in ha	in %	in ha	in %	in ha	in %
Total	**26247**	**100,0**	**10491**	**40,0**	**2809**	**10,7**	**12947**	**49,3**
Biała Podlaska	4940	100,0	2086	42,2	764	15,5	2090	42,3
Chełm	3528	100,0	1303	36,9	276	7,8	1949	55,2
Lublin	14745	100,0	5664	38,4	1719	11,7	7362	49,9
Zamość	3034	100,0	1438	47,4	50	1,6	1546	51,0

[a] Including land connected with forest economy

TABLE 3. **NUMBER OF BUILDING PERMITS FOR RESIDENTIAL BUILDINGS AND DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP BY RESIDENTIAL BUILDING TYPE IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock		
		single-dwelling	double-dwelling	multi-dwelling
Total a	**8518**	**4602**	**224**	**3692**
b	**7648**	**5298**	**112**	**2238**
c	**7678**	**4926**	**140**	**2612**
d	**7340**	**4909**	**128**	**2303**
Bialski sub-region a	1124	634	4	486
b	1001	764	4	233
c	1079	669	-	410
d	981	688	4	289
Poviats:				
bialski a	293	293	-	-
b	416	356	-	60
c	373	303	-	70
d	387	367	-	20
parczewski a	82	58	-	24
b	104	84	-	20
c	94	70	-	24
d	92	56	4	32
radzyński a	117	117	-	-
b	135	126	4	5
c	125	125	-	-
d	111	111	-	-
włodawski a	194	88	-	106
b	118	118	-	-
c	120	104	-	16
d	88	80	-	8
City with poviat rights:				
Biała Podlaska a	438	78	4	356
b	228	80	-	148
c	367	67	-	300
d	303	74	-	229
Chełmsko-zamojski sub-region a	1918	1212	10	696
b	1813	1417	12	384
c	1824	1380	18	426
d	1536	1279	6	251

TABLE 3. **NUMBER OF BUILDING PERMITS FOR RESIDENTIAL BUILDINGS AND DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP BY RESIDENTIAL BUILDING TYPE IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock		
		single-dwelling	double-dwelling	multi-dwelling
Chełmsko-zamojski sub-region (cont.)				
Poviats:				
bіłgorajski ....a	385	239	-	146
b	246	246	-	-
c	381	301	-	80
d	236	236	-	-
chełmski ....a	258	216	-	42
b	253	253	-	-
c	277	275	2	-
d	250	250	-	-
hrubieszowski.....................a	60	58	2	-
b	125	77	-	48
c	100	70	2	28
d	61	61	-	-
krasnostawski ....a	91	91	-	-
b	118	118	-	-
c	108	108	-	-
d	111	111	-	-
tomaszowski ....a	180	137	-	43
b	257	162	2	93
c	135	126	-	9
d	187	155	-	32
zamojski ....a	321	319	2	-
b	384	378	6	-
c	382	372	10	-
d	351	347	4	-
Cities with poviat rights:				
Chełm ....a	202	83	-	119
b	262	111	4	147
c	264	56	4	204
d	253	62	2	189
Zamość...............................a	421	69	6	346
b	168	72	-	96
c	177	72	-	105
d	87	57	-	30
Lubelski sub-region...............a	4106	1719	202	2185
b	3533	1970	94	1469
c	3438	1798	120	1520
d	3524	1881	110	1533
Poviats:				
lubartowski ....a	320	270	-	50
b	324	324	-	-
c	322	322	-	-
d	391	391	-	-
lubelski ....a	987	918	28	41
b	1151	1116	32	3
c	1069	950	40	79
d	1060	934	22	104

TABLE 3. **NUMBER OF BUILDING PERMITS FOR RESIDENTIAL BUILDINGS AND DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP BY RESIDENTIAL BUILDING TYPE IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock		
		single-dwelling	double-dwelling	multi-dwelling
Lubelski sub-region (cont.)				
Poviats:				
łęczyński............................a	160	160	-	-
b	244	196	-	48
c	186	186	-	-
d	208	206	2	-
świdnicki ....a	416	147	10	259
b	279	183	8	88
c	161	157	4	-
d	271	173	2	96
City with poviat rights:				
Lublin.................................a	2223	224	164	1835
b	1535	151	54	1330
c	1700	183	76	1441
d	1594	177	84	1333
Puławski sub-region.............a	1370	1037	8	325
b	1301	1147	2	152
c	1337	1079	2	256
d	1299	1061	8	230
Poviats:				
janowski ....a	116	116	-	-
b	118	118	-	-
c	93	93	-	-
d	74	74	-	-
kraśnicki ....a	245	153	4	88
b	146	146	-	-
c	173	173	-	-
d	240	176	-	64
łukowski.............................a	428	302	-	126
b	354	354	-	-
c	332	332	-	-
d	315	315	-	-
opolski ....a	90	90	-	-
b	132	132	-	-
c	156	84	-	72
d	157	112	-	45
puławski ....a	386	271	4	111
b	438	284	2	152
c	479	293	2	184
d	394	265	8	121
rycki...................................a	105	105	-	-
b	113	113	-	-
c	104	104	-	-
d	119	119	-	-

TABLE 4. **NUMBER OF DWELLINGS WHOSE CONSTRUCTION WAS STARTED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010		Total	In stock					
			municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Total	**a**	7131	36	-	468	60	2111	4456
	b	7063	187	48	321	32	1377	5098
	c	7043	155	32	324	147	1302	5083
	d	7302	70	1	662	120	1549	4900
Bialski sub-region	a	1068	2	-	64	-	390	612
	b	847	-	-	-	-	136	711
	c	1002	-	-	-	-	286	716
	d	813	-	-	72	-	42	699
Poviats:								
bialski	a	279	-	-	-	-	-	279
	b	376	-	-	-	-	60	316
	c	371	-	-	-	-	70	301
	d	338	-	-	20	-	-	318
parczewski	a	81	2	-	-	-	-	79
	b	92	-	-	-	-	-	92
	c	130	-	-	-	-	-	130
	d	92	-	-	32	-	-	60
radzyński	a	104	-	-	-	-	-	104
	b	114	-	-	-	-	-	114
	c	130	-	-	-	-	-	130
	d	109	-	-	-	-	-	109
włodawski	a	171	-	-	-	-	100	71
	b	99	-	-	-	-	-	99
	c	81	-	-	-	-	-	81
	d	53	-	-	-	-	-	53
City with poviat rights:								
Biała Podlaska	a	433	-	-	64	-	290	79
	b	166	-	-	-	-	76	90
	c	290	-	-	-	-	216	74
	d	221	-	-	20	-	42	159
Chełmsko-zamojski sub-region	a	1417	4	-	64	60	151	1138
	b	1732	112	48	36	32	236	1268
	c	1474	-	32	-	44	174	1224
	d	1333	36	1	-	-	140	1156
Poviats:								
biłgorajski	a	293	-	-	-	60	-	233
	b	266	14	-	36	-	12	204
	c	263	-	-	-	-	37	226
	d	209	-	-	-	-	-	209
chełmski	a	194	-	-	-	-	-	194
	b	260	-	-	-	-	42	218
	c	270	-	-	-	-	-	270
	d	229	-	-	-	-	-	229

TABLE 4. **NUMBER OF DWELLINGS WHOSE CONSTRUCTION WAS STARTED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Chełmsko-zamojski sub-region (cont.)							
Poviats:							
hrubieszowski.....................a	63	4	-	-	-	-	59
b	127	-	48	-	-	-	79
c	95	-	-	-	-	28	67
d	66	-	-	-	-	-	66
krasnostawski ....a	93	-	-	-	-	-	93
b	114	-	-	-	-	-	114
c	103	-	-	-	-	19	84
d	93	-	-	-	-	-	93
tomaszowski ....a	209	-	-	-	-	74	135
b	280	54	-	-	-	89	137
c	144	-	-	-	-	9	135
d	170	-	-	-	-	38	132
zamojski ....a	275	-	-	-	-	-	275
b	327	-	-	-	-	-	327
c	300	-	-	-	-	-	300
d	294	-	-	-	-	-	294
Cities with poviat rights:							
Chełm ....a	168	-	-	16	-	69	83
b	228	44	-	-	32	36	116
c	185	-	32	-	44	48	61
d	222	36	1	-	-	102	83
Zamość ....a	122	-	-	48	-	8	66
b	130	-	-	-	-	57	73
c	114	-	-	-	-	33	81
d	50	-	-	-	-	-	50
Lubelski sub-region...............a	3375	30	-	216	-	1339	1790
b	3276	66	-	285	-	919	2006
c	3392	155	-	298	84	770	2085
d	3861	-	-	515	120	1281	1945
Poviats:							
lubartowski ....a	319	-	-	-	-	-	319
b	388	14	-	-	-	-	374
c	376	-	-	-	-	-	376
d	401	-	-	-	-	44	357
lubelski ....a	963	-	-	-	-	7	956
b	1113	-	-	2	-	8	1103
c	1293	-	-	15	-	81	1197
d	1077	-	-	52	-	34	991

TABLE 4. **NUMBER OF DWELLINGS WHOSE CONSTRUCTION WAS STARTED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Lubelski sub-region (cont.)							
Poviats:							
łęczyński............................a	133	-	-	-	-	-	133
b	187	-	-	-	-	-	187
c	216	-	-	-	-	48	168
d	224	-	-	-	-	-	224
świdnicki ....a	431	-	-	41	-	238	152
b	313	52	-	-	-	88	173
c	157	-	-	-	-	-	157
d	208	-	-	48	-	12	148
City with poviat rights:							
Lublin.................................a	1529	30	-	175	-	1094	230
b	1275	-	-	283	-	823	169
c	1350	155	-	283	84	641	187
d	1951	-	-	415	120	1191	225
Puławski sub-region.............a	1271	-	-	124	-	231	916
b	1208	9	-	-	-	86	1113
c	1175	-	-	26	-	91	1058
d	1295	34	-	75	-	86	1100
Poviats:							
janowski ....a	61	-	-	-	-	-	61
b	77	-	-	-	-	-	77
c	84	-	-	-	-	-	84
d	73	-	-	-	-	-	73
kraśnicki ....a	236	-	-	88	-	-	148
b	160	-	-	-	-	-	160
c	141	-	-	-	-	-	141
d	231	-	-	44	-	-	187
		-	-		-		
łukowski.............................a	427	-	-	-	-	166	261
b	374	-	-	-	-	10	364
c	320	-	-	-	-	-	320
d	285	-	-	-	-	1	284
		-	-	-	-		
opolski ....a	119	-	-	-	-	-	119
b	160	-	-	-	-	-	160
c	205	-	-	-	-	72	133
d	145	-	-	-	-	-	145
puławski ....a	339	-	-	36	-	65	238
b	340	9	-	-	-	76	255
c	315	-	-	26	-	19	270
d	453	34	-	31	-	85	303
rycki...................................a	89	-	-	-	-	-	89
b	97	-	-	-	-	-	97
c	110	-	-	-	-	-	110
d	108	-	-	-	-	-	108

TABLE 5. **DWELLINGS COMPLETED IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Poland ... a	**133698**	**2452**	**429**	**8240**	**5281**	**45653**	**71643**
b	**165189**	**2719**	**577**	**8647**	**3205**	**66703**	**83338**
c	**160002**	**4202**	**643**	**7260**	**3600**	**72326**	**71971**
d	**135835**	**3418**	**290**	**5052**	**3129**	**53505**	**70441**
urban areas ... a	88290	2270	328	8024	5077	42843	29748
b	109530	2540	435	8386	3098	61502	33569
c	111315	3932	550	6692	3600	67716	28825
d	86118	3071	253	4740	3129	48247	26678
rural areas ... a	45408	182	101	216	204	2810	41895
b	55659	179	142	261	107	5201	49769
c	48687	270	93	568	-	4610	43146
d	49717	347	37	312	-	5258	43763
Dolnośląskie ... a	9073	192	40	908	378	3764	3791
b	12498	127	123	649	418	6379	4802
c	14143	430	39	1070	399	6997	5208
d	12746	268	26	823	1159	5192	5278
Kujawsko-pomorskie ... a	5569	106	3	584	348	1209	3319
b	7641	248	54	589	348	2442	3960
c	6710	832	3	230	71	1945	3629
d	5807	119	4	257	230	1707	3490
Lubelskie ... a	5693	133	3	458	169	931	3999
b	7400	51	2	357	88	2325	4577
c	6087	215	97	349	137	1762	3527
d	5667	58	33	533	84	1267	3692
Lubuskie ... a	3232	104	66	246	67	762	1987
b	4254	52	3	259	-	1677	2263
c	3727	83	98	209	125	1134	2078
d	3313	170	37	73	120	931	1982
Łódzkie ... a	5886	172	62	235	216	981	4220
b	7372	241	45	241	280	1885	4680
c	6344	125	3	246	181	2056	3733
d	6957	405	9	114	124	2394	3911
Małopolskie ... a	12390	112	6	61	127	4871	7213
b	16012	302	2	120	248	7176	8164
c	18777	102	1	16	172	11272	7214
d	12264	124	9	42	28	4828	7233
Mazowieckie ... a	30252	378	20	1947	688	15488	11731
b	38154	450	39	2467	203	20951	14044
c	38985	743	85	1683	502	23294	12678
d	28961	767	-	1166	60	15632	11336

TABLE 5. **DWELLINGS COMPLETED IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Opolskie ....a	1352	82	4	-	-	59	1207
b	1831	92	1	1	88	88	1561
c	1766	55	-	16	-	629	1066
d	2149	70	1	9	59	676	1334
Podkarpackie ....a	5335	56	1	469	-	240	4569
b	5646	34	2	615	107	307	4581
c	5466	26	43	653	-	1000	3744
d	4965	102	2	365	63	673	3760
Podlaskie..............................a	3956	179	5	744	428	687	1913
b	4973	173	9	842	-	1334	2615
c	4222	-	21	683	134	1659	1725
d	4326	123	3	229	135	1999	1837
Pomorskie ....a	11670	162	3	592	271	5634	5008
b	14367	250	60	291	267	7825	5674
c	14375	506	78	205	273	7620	5693
d	11815	457	69	537	205	5920	4627
Śląskie..................................a	10457	420	10	143	840	1440	7604
b	12226	311	16	422	98	3189	8190
c	10634	249	66	178	769	2579	6793
d	10202	213	-	75	259	2453	7202
Świętokrzyskie ....a	2279	-	2	132	59	296	1790
b	2668	7	3	5	-	671	1982
c	1893	72	3	190	-	368	1260
d	2277	52	1	98	-	685	1441
Warmińsko-mazurskie ....a	5833	71	117	781	175	2054	2635
b	6833	174	145	796	134	2165	3419
c	4853	210	100	564	212	1273	2494
d	4757	155	92	158	24	1801	2527
Wielkopolskie ....a	14226	181	79	455	587	4656	8268
b	16345	133	68	570	443	5021	10110
c	14282	190	2	480	427	5034	8149
d	13494	156	2	328	36	4864	8108
Zachodniopomorskie.............a	6495	104	8	485	928	2581	2389
b	6969	74	5	423	483	3268	2716
c	7738	364	4	488	198	3704	2980
d	6135	179	2	245	543	2483	2683

TABLE 6. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS COMPLETED IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010		Total	In stock					
			municipal	company	housing coopera-tives	public building societies	other entities	natural persons
		in m2						
Poland	**a**	**105,6**	**44,7**	**72,0**	**55,9**	**50,5**	**67,0**	**142,3**
	b	**104,0**	**44,9**	**65,9**	**59,2**	**50,0**	**67,8**	**142,0**
	c	**99,6**	**43,4**	**62,0**	**57,2**	**49,5**	**65,7**	**144,2**
	d	**106,1**	**38,9**	**69,7**	**59,1**	**49,4**	**66,2**	**145,7**
urban areas	a	88,9	44,1	63,5	55,7	50,6	65,9	141,4
	b	86,9	44,9	62,5	59,1	49,8	66,0	139,2
	c	81,8	43,3	57,2	57,5	49,5	63,9	139,3
	d	86,4	38,8	62,4	59,0	49,4	63,4	142,9
rural areas	a	138,0	51,9	99,6	59,7	49,5	84,1	142,9
	b	137,7	44,8	76,3	62,2	55,6	89,3	143,8
	c	140,3	44,9	90,3	53,3	-	91,5	147,7
	d	140,2	38,1	119,5	60,7	-	92,0	147,4
Dolnośląskie	a	93,2	47,7	79,4	56,3	47,5	62,8	139,2
	b	96,4	42,8	60,0	54,8	48,2	68,8	145,6
	c	90,5	50,4	96,4	56,3	48,3	62,0	142,2
	d	94,4	42,2	84,7	55,2	49,5	62,0	145,0
Kujawsko-pomorskie	a	103,8	49,2	89,3	51,3	48,6	56,5	137,9
	b	99,8	49,6	65,3	61,6	50,1	55,5	140,8
	c	100,8	42,7	128,0	54,7	48,4	57,4	141,3
	d	103,0	46,8	177,0	63,3	47,6	54,7	135,1
Lubelskie	a	112,5	37,0	90,7	54,2	48,9	61,5	136,6
	b	107,6	29,5	130,0	55,0	40,9	60,9	137,6
	c	106,2	42,7	49,5	56,7	48,6	64,4	139,7
	d	107,7	40,3	53,5	57,1	43,8	60,9	134,1
Lubuskie	a	103,2	63,5	65,1	54,7	49,3	68,4	127,7
	b	97,4	46,9	149,0	54,5	-	62,8	129,0
	c	99,0	39,9	56,3	49,3	51,0	65,9	129,2
	d	100,3	35,4	52,0	82,6	49,1	65,3	126,5
Łódzkie	a	118,8	44,6	65,2	63,7	50,8	67,4	141,1
	b	114,9	47,4	54,4	72,1	51,0	69,7	143,1
	c	112,9	51,3	95,3	70,9	48,2	70,7	144,1
	d	112,7	44,8	52,0	89,2	52,1	71,3	147,8
Małopolskie	a	112,1	42,2	61,7	54,4	51,7	64,4	146,9
	b	103,4	43,1	36,5	51,7	47,3	64,3	142,6
	c	93,3	38,4	120,0	52,3	49,6	59,8	147,6
	d	115,0	38,3	71,5	56,2	42,7	66,8	149,0
Mazowieckie	a	99,2	42,6	48,9	58,2	53,2	72,1	146,3
	b	97,2	40,1	74,5	64,0	49,9	70,1	146,2
	c	95,6	45,3	45,8	59,1	45,4	70,2	152,3
	d	102,3	31,6	-	60,0	54,9	70,9	155,0

TABLE 6. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS COMPLETED IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
	in m2						
Opolskie ....a	138,4	46,5	114,8	-	-	55,3	148,8
b	133,0	43,7	116,0	41,0	43,1	66,2	147,2
c	117,0	32,3	-	96,1	-	60,0	155,3
d	113,9	32,1	134,0	44,2	43,5	57,2	150,5
Podkarpackie ....a	126,1	37,2	141,0	60,0	-	57,3	137,6
b	122,7	40,6	129,0	56,3	53,4	64,4	137,7
c	114,1	33,8	73,8	51,7	-	60,1	140,4
d	118,5	41,2	275,0	57,5	50,5	59,4	138,2
Podlaskie...............................a	108,9	40,1	116,0	49,9	48,1	68,4	166,4
b	111,1	43,9	77,5	51,2	-	66,1	157,8
c	95,2	-	75,8	53,3	48,0	61,7	148,0
d	100,3	46,6	113,3	52,5	46,7	62,9	154,4
Pomorskie ....a	94,1	36,7	137,3	51,8	42,9	62,1	139,6
b	93,3	49,1	90,2	58,0	45,3	65,2	138,2
c	93,1	44,5	63,5	57,1	48,5	65,8	137,7
d	97,0	42,3	62,3	57,7	51,8	62,2	154,0
Śląskie...................................a	127,1	46,7	55,4	58,9	55,2	79,1	150,0
b	125,7	52,4	64,9	73,4	56,5	81,2	149,5
c	120,4	37,9	56,6	67,7	53,3	80,1	148,3
d	127,1	36,5	-	83,5	46,9	77,7	149,9
Świętokrzyskie ....a	114,4	-	113,5	61,9	45,0	69,3	128,1
b	116,3	58,3	84,7	86,4	-	69,6	132,4
c	113,3	39,3	106,0	63,3	-	73,9	136,6
d	107,1	38,7	134,0	55,4	-	63,2	133,9
Warmińsko-mazurskie ....a	84,1	44,5	64,7	55,8	44,1	53,5	120,8
b	90,4	43,9	63,2	52,2	54,4	60,5	123,2
c	95,1	44,5	65,4	53,3	49,2	54,7	134,6
d	96,2	34,6	65,5	54,4	44,5	56,1	132,7
Wielkopolskie ....a	109,1	43,9	80,7	54,3	50,3	66,6	142,0
b	111,8	36,4	62,5	56,3	49,5	70,7	139,4
c	108,3	40,3	104,5	57,0	50,1	64,8	142,7
d	111,4	42,2	139,0	53,1	50,4	67,3	141,8
Zachodniopomorskie.............a	93,9	53,3	146,8	58,9	51,6	69,5	145,4
b	96,4	47,8	176,8	60,1	55,1	69,4	143,0
c	91,1	39,1	147,0	60,9	50,2	62,7	140,3
d	97,2	37,2	143,0	63,7	51,7	62,0	146,1

TABLE 7. **DWELLINGS COMPLETED PER 10 THOUS. INHABITANTS IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Poland a	**35,1**	**0,6**	**0,1**	**2,2**	**1,4**	**12,0**	**18,8**
b	**43,3**	**0,7**	**0,2**	**2,3**	**0,8**	**17,5**	**21,9**
c	**41,9**	**1,1**	**0,2**	**1,9**	**0,9**	**19,0**	**18,9**
d	**35,6**	**0,9**	**0,1**	**1,3**	**0,8**	**14,0**	**18,4**
urban areas a	37,8	1,0	0,1	3,4	2,2	18,3	12,7
b	47,0	1,1	0,2	3,6	1,3	26,4	14,4
c	47,8	1,7	0,2	2,9	1,5	29,1	12,4
d	37,0	1,3	0,1	2,0	1,3	20,7	11,5
rural areas a	30,8	0,1	0,1	0,1	0,1	1,9	28,4
b	37,6	0,1	0,1	0,2	0,1	3,5	32,3
c	32,8	0,2	0,1	0,4	-	3,1	29,0
d	33,4	0,2	0,0	0,2	-	3,5	29,4
Dolnośląskie a	31,5	0,7	0,1	3,2	1,3	13,1	13,2
b	43,4	0,4	0,4	2,3	1,5	22,2	16,7
c	49,2	1,5	0,1	3,7	1,4	24,3	18,1
d	44,3	0,9	0,1	2,9	4,0	18,0	18,3
Kujawsko-pomorskie a	27,0	0,5	0,0	2,8	1,7	5,9	16,1
b	37,0	1,2	0,3	2,9	1,7	11,8	19,2
c	32,4	4,0	0,0	1,1	0,3	9,4	17,5
d	28,1	0,6	0,0	1,2	1,1	8,2	16,9
Lubelskie a	26,2	0,6	0,0	2,1	0,8	4,3	18,4
b	34,2	0,2	0,0	1,7	0,4	10,7	21,2
c	28,2	1,0	0,4	1,6	0,6	8,2	16,3
d	26,3	0,3	0,2	2,5	0,4	5,9	17,1
Lubuskie a	32,0	1,0	0,7	2,4	0,7	7,6	19,7
b	42,2	0,5	0,0	2,6	-	16,6	22,4
c	36,9	0,8	1,0	2,1	1,2	11,2	20,6
d	32,8	1,7	0,4	0,7	1,2	9,2	19,6
Łódzkie a	23,0	0,7	0,2	0,9	0,8	3,8	16,5
b	28,9	0,9	0,2	0,9	1,1	7,4	18,3
c	24,9	0,5	0,0	1,0	0,7	8,1	14,7
d	27,4	1,6	0,0	0,4	0,5	9,4	15,4
Małopolskie a	37,8	0,3	0,0	0,2	0,4	14,9	22,0
b	48,8	0,9	0,0	0,4	0,8	21,9	24,9
c	57,0	0,3	0,0	0,0	0,5	34,2	21,9
d	37,1	0,4	0,0	0,1	0,1	14,6	21,9
Mazowieckie a	58,4	0,7	0,0	3,8	1,3	29,9	22,7
b	73,4	0,9	0,1	4,7	0,4	40,3	27,0
c	74,8	1,4	0,2	3,2	1,0	44,7	24,3
d	55,3	1,5	-	2,2	0,1	29,9	21,7

TABLE 7. **DWELLINGS COMPLETED PER 10 THOUS. INHABITANTS IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	In stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Opolskie ....a	13,0	0,8	0,0	-	-	0,6	11,6
b	17,7	0,9	0,0	0,0	0,9	0,9	15,1
c	17,1	0,5	-	0,2	-	6,1	10,3
d	20,9	0,7	0,0	0,1	0,6	6,6	13,0
Podkarpackie ....a	25,4	0,3	0,0	2,2	-	1,1	21,8
b	26,9	0,2	0,0	2,9	0,5	1,5	21,8
c	26,0	0,1	0,0	3,1	-	4,8	17,8
d	23,6	0,5	0,0	1,7	0,3	3,2	17,9
Podlaskie...............................a	33,1	1,5	0,0	6,2	3,6	5,8	16,0
b	41,7	1,5	0,1	7,1	-	11,2	21,9
c	35,5	-	0,2	5,7	1,1	13,9	14,5
d	36,4	1,0	0,0	1,9	1,1	16,8	15,4
Pomorskie ....a	52,9	0,7	0,0	2,7	1,2	25,5	22,7
b	64,9	1,1	0,3	1,3	1,2	35,3	25,6
c	64,6	2,3	0,4	0,9	1,2	34,2	25,6
d	52,9	2,0	0,3	2,4	0,9	26,5	20,7
Śląskie...................................a	22,4	0,9	0,0	0,3	1,8	3,1	16,3
b	26,3	0,7	0,0	0,9	0,2	6,9	17,6
c	22,9	0,5	0,1	0,4	1,7	5,6	14,6
d	22,0	0,5	-	0,2	0,6	5,3	15,5
Świętokrzyskie ....a	17,8	-	0,0	1,0	0,5	2,3	14,0
b	20,9	0,1	0,0	0,0	-	5,3	15,6
c	14,9	0,6	0,0	1,5	-	2,9	9,9
d	18,0	0,4	0,0	0,8	-	5,4	11,4
Warmińsko-mazurskie ....a	40,9	0,5	0,8	5,5	1,2	14,4	18,5
b	47,9	1,2	1,0	5,6	0,9	15,2	24,0
c	34,0	1,5	0,7	4,0	1,5	8,9	17,5
d	33,3	1,1	0,6	1,1	0,2	12,6	17,7
Wielkopolskie ....a	42,1	0,5	0,2	1,3	1,7	13,8	24,4
b	48,2	0,4	0,2	1,7	1,3	14,8	29,8
c	42,0	0,6	0,0	1,4	1,3	14,8	23,9
d	39,5	0,5	0,0	1,0	0,1	14,2	23,7
Zachodniopomorskie.............a	38,4	0,6	0,0	2,9	5,5	15,2	14,1
b	41,2	0,4	0,0	2,5	2,9	19,3	16,0
c	45,7	2,1	0,0	2,9	1,2	21,9	17,6
d	36,2	1,1	0,0	1,4	3,2	14,7	15,8

TABLE 8. **DWELINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010		Total	Of which in stock					
			municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Total	**a**	5693	133	3	458	169	931	3999
	b	7400	51	2	357	88	2325	4577
	c	6087	215	97	349	137	1762	3527
	d	5667	58	33	533	84	1267	3692
urban areas	a	3159	133	1	434	169	893	1529
	b	4232	49	-	357	88	2244	1494
	c	3670	192	88	347	137	1718	1188
	d	3262	58	32	506	84	1240	1342
rural areas	a	2534	-	2	24	-	38	2470
	b	3168	2	2	-	-	81	3083
	c	2417	23	9	2	-	44	2339
	d	2405	-	1	27	-	27	2350
Bialski sub-region	a	877	72	1	30	-	134	640
	b	915	2	-	19	-	70	824
	c	956	48	9	45	-	370	484
	d	691	8	-	28	-	75	580
Poviats:								
bialski	a	253	-	-	-	-	-	253
	b	403	-	-	-	-	6	397
	c	166	39	9	-	-	-	118
	d	288	-	-	28	-	75	185
parczewski	a	99	-	-	-	-	-	99
	b	68	2	-	-	-	-	66
	c	58	-	-	-	-	-	58
	d	67	-	-	-	-	-	67
radzyński	a	123	-	-	-	-	26	97
	b	119	-	-	-	-	-	119
	c	133	9	-	-	-	25	99
	d	72	-	-	-	-	-	72
włodawski	a	86	-	-	-	-	-	86
	b	93	-	-	-	-	-	93
	c	128	-	-	-	-	47	81
	d	81	8	-	-	-	-	73
City with poviat rights:								
Biała Podlaska	a	316	72	1	30	-	108	105
	b	232	-	-	19	-	64	149
	c	471	-	-	45	-	298	128
	d	183	-	-	-	-	-	183
Chełmsko-zamojski sub-region	a	1084	5	-	-	56	62	961
	b	1287	14	-	16	-	285	972
	c	1409	128	48	36	137	303	757
	d	1046	14	33	-	-	135	864

TABLE 8. **DWELINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010		Total	Of which in stock: municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Chełmsko-zamojski sub-region (cont.)								
Poviats:								
biłgorajski	a	164	-	-	-	-	-	164
	b	183	-	-	-	-	12	171
	c	258	14	-	36	60	8	140
	d	205	-	-	-	-	21	184
chełmski	a	128	-	-	-	-	-	128
	b	168	-	-	-	-	-	168
	c	108	-	-	-	-	-	108
	d	134	-	-	-	-	-	134
hrubieszowski	a	53	-	-	-	-	-	53
	b	80	14	-	-	-	-	66
	c	83	-	48	-	-	-	35
	d	83	14	-	-	-	-	69
krasnostawski	a	91	5	-	-	24	-	62
	b	95	-	-	-	-	9	86
	c	49	-	-	-	-	-	49
	d	101	-	1	-	-	40	60
tomaszowski	a	109	-	-	-	-	-	109
	b	143	-	-	-	-	45	98
	c	163	27	-	-	-	69	67
	d	108	-	-	-	-	26	82
zamojski	a	233	-	-	-	-	-	233
	b	227	-	-	-	-	-	227
	c	196	-	-	-	-	-	196
	d	172	-	-	-	-	-	172
Cities with poviat rights:								
Chełm	a	172	-	-	-	-	62	110
	b	168	-	-	16	-	83	69
	c	239	47	-	-	-	64	96
	d	152	-	32	-	-	17	103
Zamość	a	134	-	-	-	32	-	102
	b	233	-	-	-	-	136	87
	c	313	40	-	-	45	162	66
	d	91	-	-	-	-	31	60
Lubelski sub-region	a	2756	56	2	393	73	723	1509
	b	3916	-	-	289	88	1823	1716
	c	2833	30	40	224	-	986	1553
	d	3106	36	-	505	84	914	1567
Poviats:								
lubartowski	a	208	-	-	-	-	-	208
	b	382	-	-	-	-	40	342
	c	256	-	-	65	-	-	191
	d	235	-	-	-	-	-	235
lubelski	a	768	-	1	24	-	38	705
	b	849	-	-	-	-	66	783
	c	862	-	-	2	-	44	816
	d	788	-	-	27	-	15	746

TABLE 8. **DWELINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
Lubelski sub-region (cont.)							
Poviats:							
łęczyński............................a	115	-	1	-	-	-	114
b	165	-	-	-	-	1	164
c	140	-	-	-	-	-	140
d	134	-	-	-	-	-	134
					-		
świdnicki ....a	286	-	-	72	-	61	153
b	324	-	-	16	-	134	174
c	325	-	-	129	-	43	153
d	198	-	-	-	-	61	137
City with poviat rights:							
Lublin.................................a	1379	56	-	297	73	624	329
b	2196	-	-	273	88	1582	253
c	1250	30	40	28	-	899	253
d	1751	36	-	478	84	838	315
Puławski sub-region.............a	976	-	-	35	40	12	889
b	1282	35	2	33	-	147	1065
c	889	9	-	44	-	103	733
d	824	-	-	-	-	143	681
Poviats:							
janowski ....a	36	-	-	-	-	-	36
b	85	-	-	-	-	-	85
c	36	-	-	-	-	-	36
d	31	-	-	-	-	-	31
kraśnicki ....a	207	-	-	32	40	-	135
b	126	-	-	-	-	-	126
c	186	-	-	44	-	15	127
d	87	-	-	-	-	-	87
łukowski.............................a	327	-	-	-	-	-	327
b	359	-	2	-	-	63	294
c	307	-	-	-	-	49	258
d	212	-	-	-	-	44	168
opolski ....a	53	-	-	-	-	-	53
b	74	-	-	-	-	-	74
c	60	-	-	-	-	-	60
d	97	-	-	-	-	20	77
puławski ....a	254	-	-	3	-	12	239
b	520	35	-	33	-	84	368
c	239	9	-	-	-	39	191
d	325	-	-	-	-	79	246
rycki...................................a	99	-	-	-	-	-	99
b	118	-	-	-	-	-	118
c	61	-	-	-	-	-	61
d	72	-	-	-	-	-	72

TABLE 9. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010		Total	Of which in stock					
			municipal	company	housing coopera-tives	public building societies	other entities	natural persons
		in m2						
Total	**a**	**112,5**	**37,0**	**90,7**	**54,2**	**48,9**	**61,5**	**136,6**
	b	**107,6**	**29,5**	**130,0**	**55,0**	**40,9**	**60,9**	**137,6**
	c	**106,2**	**42,7**	**49,5**	**56,7**	**48,6**	**64,4**	**139,7**
	d	**107,7**	**40,3**	**53,5**	**57,1**	**43,8**	**60,9**	**134,1**
urban areas	a	95,5	37,0	52,0	54,0	48,9	61,9	137,1
	b	87,1	29,3	0,0	55,0	40,9	60,7	139,0
	c	85,8	42,8	48,8	56,3	48,6	64,6	139,1
	d	84,7	40,3	49,5	56,8	43,8	59,6	123,8
rural areas	a	133,8	-	110,0	58,5	-	53,6	135,7
	b	135,1	35,5	130,0	0,0	-	66,0	137,0
	c	137,2	37,3	56,9	129,0	-	57,6	140,0
	d	139,0	-	181,0	62,5	-	122,6	140,0
Bialski sub-region	a	108,2	32,1	52,0	45,5	-	48,5	132,3
	b	129,0	35,5	-	53,6	-	65,4	136,4
	c	94,4	43,0	56,9	43,6	-	62,2	129,6
	d	108,9	37,0	-	52,1	-	53,3	119,9
Poviats:								
bialski	a	139,2	-	-	-	-	-	139,2
	b	140,8	-	-	-	-	131,8	141,0
	c	115,0	47,2	56,9	-	-	-	141,8
	d	106,2	-	-	52,1	-	53,3	135,8
parczewski	a	120,9	-	-	-	-	-	120,9
	b	112,3	35,5	-	-	-	-	114,6
	c	107,7	-	-	-	-	-	107,7
	d	112,2	-	-	-	-	-	112,2
radzyński	a	120,3	-	-	-	-	46,1	140,2
	b	142,9	-	-	-	-	-	142,9
	c	105,1	24,7	-	-	-	48,0	126,8
	d	143,2	-	-	-	-	-	143,2
włodawski	a	128,0	-	-	-	-	-	128,0
	b	136,5	-	-	-	-	-	136,5
	c	96,3	-	-	-	-	48,9	123,7
	d	113,6	37,0	-	-	-	-	122,0
City with poviat rights:								
Biała Podlaska	a	69,4	32,1	52,0	45,5	-	49,0	122,9
	b	103,4	-	-	53,6	-	59,2	128,8
	c	82,0	-	-	43,6	-	65,4	134,1
	d	96,5	-	-	-	-	-	96,5
Chełmsko-zamojski sub-region	a	124,5	43,6	-	-	47,2	53,7	134,0
	b	113,1	31,6	-	42,3	-	52,7	133,2
	c	95,0	37,8	47,8	50,4	48,6	51,5	135,6
	d	116,3	29,8	53,5	-	-	58,1	129,2

TABLE 9. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
	in m2						
Chełmsko-zamojski sub-region (cont.)							
Poviats:							
biłgorajski ....a	113,2	-	-	-	-	-	113,2
b	112,7	-	-	-	-	57,8	116,6
c	93,7	35,4	-	50,4	50,6	58,3	131,2
d	119,2	-	-	-	-	60,4	125,9
chełmski ....a	131,8	-	-	-	-	-	131,8
b	133,7	-	-	-	-	-	133,7
c	132,2	-	-	-	-	-	132,3
d	134,2	-	-	-	-	-	134,2
hrubieszowski....................a	137,4	-	-	-	-	-	137,4
b	127,4	31,6	-	-	-	-	147,7
c	91,7	-	47,8	-	-	-	151,9
d	117,1	29,8	-	-	-	-	134,8
krasnostawski ....a	98,2	43,6	-	-	50,2	-	121,2
b	120,7	-	-	-	-	74,6	125,5
c	115,6	-	-	-	-	-	115,6
d	105,5	-	181,0	-	-	58,6	135,5
tomaszowski ....a	144,5	-	-	-	-	-	144,5
b	117,3	-	-	-	-	56,2	145,3
c	88,1	39,1	-	-	-	53,6	143,4
d	123,1	-	-	-	-	56,2	144,3
zamojski ....a	137,4	-	-	-	-	-	137,4
b	138,9	-	-	-	-	-	138,9
c	142,2	-	-	-	-	-	142,2
d	130,5	-	-	-	-	-	130,5
Cities with poviat rights:							
Chełm................................a	111,7	-	-	-	-	53,7	144,3
b	81,2	-	-	42,3	-	50,9	126,7
c	78,8	34,4	-	-	45,7	45,6	133,7
d	87,9	-	49,5	-	-	61,8	104,1
Zamość...............................a	122,1	-	-	-	44,9	-	146,3
b	84,7	-	-	-	-	50,8	137,8
c	67,3	41,8	-	-	47,9	52,6	132,1
d	107,1	-	-	-	-	55,6	133,6
Lubelski sub-region...............a	107,1	42,7	110,0	55,1	49,8	64,7	146,2
b	96,9	-	-	55,1	40,9	61,8	144,0
c	111,0	60,0	50,0	61,0	-	69,1	147,4
d	100,5	45,2	-	57,4	43,8	62,3	141,0
Poviats:							
lubartowski ....a	138,9	-	-	-	-	-	138,9
b	125,9	-	-	-	-	55,2	134,2
c	108,5	-	-	49,6	-	-	147,4
d	134,2	-	-	-	-	-	134,2
lubelski ....a	141,3	-	81,0	58,8	-	53,6	148,9
b	139,4	-	-	-	-	58,9	146,2
c	144,3	-	-	129,0	-	57,4	149,0
d	148,7	-	-	62,5	-	169,7	151,4

TABLE 9. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS COMPLETED IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
	in m2						
Lubelski sub-region (cont.)							
Poviats:							
łęczyński............................a	120,2	-	139,0	-	-	-	120,0
b	129,8	-	-	-	-	258,0	129,0
c	127,5	-	-	-	-	-	127,5
d	130,7	-	-	-	-	-	130,7
					-		
świdnicki ....a	95,8	-	-	47,6	-	55,5	134,5
b	102,1	-	-	48,8	-	62,6	137,4
c	103,3	-	-	58,3	-	63,0	152,6
d	116,3	-	-	-	-	62,6	143,3
City with poviat rights:							
Lublin..................................a	84,6	42,7	-	56,6	49,5	66,3	159,6
b	72,2	-	-	55,4	40,9	62,0	164,9
c	88,7	60,0	50,0	95,0	-	70,0	164,3
d	70,2	45,2	-	57,1	43,8	60,3	126,2
Puławski sub-region.............a	118,1	-	-	51,6	50,2	56,6	124,6
b	119,7	28,4	130,0	60,9	-	62,9	132,3
c	121,3	40,2	-	53,7	-	65,8	134,2
d	123,2	-	-	-	-	58,8	136,7
Poviats:							
janowski ....a	154,3	-	-	-	-	-	154,3
b	144,3	-	-	-	-	-	144,3
c	134,4	-	-	-	-	-	134,4
d	156,8	-	-	-	-	-	156,8
kraśnicki ....a	98,1	-	-	49,7	50,2	-	123,8
b	124,5	-	-	-	-	-	124,5
c	103,2	-	-	53,7	-	59,6	125,5
d	124,9	-	-	-	-	-	124,9
łukowski.............................a	105,6	-	-	-	-	-	105,6
b	106,4	-	130,0	-	-	49,0	118,5
c	122,9	-	-	-	-	50,3	136,7
d	121,7	-	-	-	-	45,0	141,7
opolski ....a	132,3	-	-	-	-	-	132,3
b	145,0	-	-	-	-	-	145,0
c	147,9	-	-	-	-	-	147,9
d	117,9	-	-	-	-	50,4	135,5
puławski ....a	136,0	-	-	71,3	-	56,6	140,8
b	115,2	28,4	-	60,9	-	73,3	137,8
c	119,2	40,2	-	-	-	87,5	129,5
d	118,9	-	-	-	-	68,7	135,1
rycki...................................a	134,8	-	-	-	-	-	134,8
b	141,1	-	-	-	-	-	141,1
c	142,8	-	-	-	-	-	142,8
d	137,5	-	-	-	-	-	137,5

TABLE 10. **DWELLINGS COMPLETED PER 10 THOUS. INHABITANTS IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock	
		other entities	natural persons
Total......a	**26,0**	**4,3**	**18,4**
b	**34,0**	**10,7**	**21,2**
c	**28,0**	**8,2**	**16,3**
d	**26,0**	**5,9**	**17,1**
urban areas ......a	31,3	8,8	15,1
b	42,0	22,3	14,8
c	36,5	17,1	11,8
d	32,5	12,3	13,4
rural areas ......a	21,9	0,3	21,3
b	27,4	0,7	26,7
c	20,9	0,4	20,3
d	20,9	0,2	20,4
Bialski sub-region......a	28,0	4,3	20,7
b	30,0	2,3	26,7
c	31,0	12,0	15,7
d	23,0	2,4	18,9
Poviats:			
bialski ......a	22,0	-	22,3
b	36,0	0,5	35,0
c	15,0	-	10,4
d	26,0	6,7	16,4
parczewski ......a	27,0	-	27,2
b	19,0	-	18,3
c	16,0	-	16,1
d	19,0	-	18,7
radzyński ......a	20,0	4,3	15,9
b	20,0	-	19,5
c	22,0	4,1	16,3
d	12,0	-	11,8
włodawski ......a	22,0	-	21,5
b	23,0	-	23,4
c	32,0	11,9	20,5
d	21,0	-	18,5
City with poviat rights:			
Biała Podlaska ......a	54,0	18,6	18,1
b	40,0	11,1	25,8
c	82,0	51,6	22,1
d	32,0	-	31,6
Chełmsko-zamojski sub-region ......a	17,0	1,0	14,7
b	20,0	4,4	15,0
c	22,0	4,7	11,7
d	16,0	2,1	13,4

TABLE 10. **DWELLINGS COMPLETED PER 10 THOUS. INHABITANTS IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock	
		other entities	natural persons
Chełmsko-zamojski sub-region (cont.)			
Poviats:			
bilgorajski ... a	16,0	-	15,8
b	18,0	1,2	16,5
c	25,0	0,8	13,5
d	20,0	2,0	17,8
chełmski ... a	16,0	-	16,1
b	21,0	-	21,2
c	14,0	-	13,7
d	17,0	-	17,0
hrubieszowski ... a	8,0	-	7,8
b	12,0	-	9,8
c	12,0	-	5,2
d	12,0	-	10,3
krasnostawski ... a	13,0	-	9,0
b	14,0	1,3	12,6
c	7,0	-	7,2
d	15,0	5,9	8,9
tomaszowski ... a	12,0	-	12,4
b	16,0	5,2	11,2
c	19,0	7,9	7,7
d	12,0	3,0	9,5
zamojski ... a	21,0	-	21,2
b	21,0	-	20,7
c	18,0	-	17,9
d	16,0	-	15,8
Cities with poviat rights:			
Chełm ... a	25,0	9,2	16,2
b	25,0	12,3	10,2
c	35,0	9,5	14,2
d	23,0	2,5	15,2
Zamość ... a	20,0	-	15,4
b	34,0	20,5	13,1
c	47,0	24,4	9,9
d	14,0	4,7	9,0
Lubelski sub-region ... a	39,0	10,1	21,1
b	55,0	25,5	24,0
c	40,0	13,8	21,8
d	44,0	12,8	22,0
Poviats:			
lubartowski ... a	23,0	-	23,0
b	42,0	4,4	38,0
c	28,0	-	21,3
d	26,0	-	26,2
lubelski ... a	54,0	2,7	49,7
b	59,0	4,6	54,7
c	60,0	3,1	56,7
d	54,0	1,0	51,4

TABLE 10. **DWELLINGS COMPLETED PER 10 THOUS. INHABITANTS IN LUBELSKIE VOIVODSHIP IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Total	Of which in stock	
		other entities	natural persons
Lubelski sub-region (cont.)			
Poviats:			
łęczyński............................a	20,0	-	19,9
b	29,0	0,2	28,7
c	25,0	-	24,5
d	23,0	-	23,4
świdnicki ....a	40,0	8,4	21,1
b	45,0	18,5	24,0
c	45,0	5,9	21,1
d	27,0	8,4	18,9
City with poviat rights:			
Lublin.................................a	39,0	17,7	9,3
b	63,0	45,0	7,2
c	36,0	25,7	7,2
d	50,0	24,0	9,0
Puławski sub-region.............a	20,0	0,2	18,0
b	26,0	3,0	21,7
c	18,0	2,1	14,9
d	17,0	2,9	13,9
Poviats:			
janowski ....a	8,0	-	7,5
b	18,0	-	17,9
c	8,0	-	7,6
d	7,0	-	6,6
kraśnicki ....a	21,0	-	13,6
b	13,0	-	12,7
c	19,0	1,5	12,9
d	9,0	-	8,8
łukowski.............................a	30,0	-	30,2
b	33,0	5,8	27,2
c	28,0	4,5	23,9
d	20,0	4,1	15,6
opolski ....a	8,0	-	8,4
b	12,0	-	11,8
c	10,0	-	9,6
d	16,0	3,2	12,4
puławski ....a	22,0	1,0	20,5
b	45,0	7,2	31,7
c	21,0	3,4	16,5
d	28,0	6,8	21,3
rycki...................................a	17,0	-	16,8
b	20,0	-	20,1
c	10,0	-	10,5
d	12,0	-	12,4

TABLE 11. **DWELLINGS IN MULTI-OCCUPIED HOUSES SOLD TO NATURAL PERSONS IN THE YEARS 2006-2009**

SPECIFICATION	Total		Of which in stock							
			municipal		company		housing coopera-tives		other entities	
	dwell-ings	average usable floor space of a dwelling in m^2	dwell-ings	average usable floor space of a dwelling in m^2	dwell-ings	average usable floor space of a dwelling in m^2	dwell-ings	average usable floor space of a dwelling in m^2	dwell-ings	average usable floor space of a dwelling in m^2
Poland	**1219050**	**51,1**	**174725**	**49,0**	**72654**	**52,3**	**928944**	**51,0**	**42727**	**58,1**
Dolnośląskie	129010	52,3	32539	52,4	6236	56,2	81352	51,2	8883	58,5
Kujawsko-pomorskie	86692	50,1	6516	47,9	3808	52,6	75468	50,2	900	57,3
Lubelskie	61855	51,8	5691	44,2	2432	50,3	52577	52,7	1155	55,3
Lubuskie	35797	52,9	7403	52,1	2776	51,6	24314	53,2	1304	55,3
Łódzkie	78604	49,4	11448	47,1	2004	47,1	64005	49,5	1147	70,8
Małopolskie	84391	50,1	6460	47,8	2056	47,3	70056	50,0	5819	54,6
Mazowieckie	146151	51,7	16855	40,0	9522	52,0	110912	52,6	8862	61,3
Opolskie	29475	53,2	5480	55,3	4948	55,7	19047	51,9	-	-
Podkarpackie	36087	50,7	4228	47,3	914	51,8	30658	51,1	287	58,7
Podlaskie	33304	50,5	3112	45,8	1280	49,8	27104	50,7	1808	55,5
Pomorskie	103502	50,5	13982	49,9	4005	55,4	77516	49,7	7999	57,2
Śląskie	181371	50,5	27377	49,7	16202	50,7	137178	50,6	614	70,6
Świętokrzyskie	27336	50,9	3591	44,5	1020	50,0	22557	51,8	168	70,2
Warmińsko-mazurskie	55747	50,7	8943	49,1	3186	51,8	42418	51,0	1200	49,1
Wielkopolskie	71091	51,1	10187	50,5	6228	53,7	54242	50,9	434	53,8
Zachodniopomorskie	58637	52,3	10913	52,2	6037	53,4	39540	52,0	2147	56,3

TABLE 12. **DWELLINGS IN MULTI-OCCUPIED HOUSES SOLD TO NATURAL PERSONS IN LUBELSKIE VOIVODSHIP IN THE YEARS 2006-2009**

SPECIFICATION	Total		Of which in stock							
			municipal		company		housing coopera-tives		other entities	
	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²
Total	**61858**	**51,8**	**5691**	**44,2**	**2435**	**50,2**	**52577**	**52,7**	**1155**	**55,3**
Bialski sub-region	6042	49,5	1829	43,0	587	48,4	3626	53,0	-	-
Poviats:										
bialski	999	52,2	135	46,6	134	51,5	730	53,4	-	-
parczewski	363	51,0	140	44,1	4	42,0	219	55,6	-	-
radzyński	1089	50,3	129	46,8	84	45,6	876	51,3	-	-
włodawski	594	49,0	150	43,4	58	43,1	386	52,1	-	-
City with poviat rights:										
Biała Podlaska	2997	48,2	1275	42,1	307	48,9	1415	53,7	-	-
Chełmsko-zamojski sub-region	12003	52,8	1081	45,8	662	53,3	9869	53,5	391	53,0
Poviats:										
biłgorajski	799	52,1	91	48,8	23	68,5	685	52,0	-	-
chełmski	293	50,6	62	47,6	62	49,3	169	52,1	-	-
hrubieszowski	267	51,0	97	43,5	72	55,9	98	54,7	-	-
krasnostawski	725	53,1	18	51,4	17	42,2	690	53,4	-	-
tomaszowski	732	53,1	127	49,7	2	43,5	603	53,9	-	-
zamojski	214	52,1	29	45,3	23	66,6	162	51,3	-	-
Cities with poviat rights:										
Chełm	5323	53,9	424	42,5	251	54,5	4595	54,8	53	57,1
Zamość	3650	51,7	233	48,5	212	50,1	2867	52,0	338	52,4
Lubelski sub-region	35103	51,7	1812	43,7	341	46,4	32193	52,1	757	56,6
Poviats:										
lubartowski	1776	45,2	65	47,9	3	46,3	1708	45,1	-	-
lubelski	543	56,5	49	43,0	15	49,9	479	58,1	-	-
łęczyński	1683	59,2	10	57,2	4	38,8	1669	59,2	-	-
świdnicki	3073	51,1	156	44,7	8	59,0	2909	51,4	-	-
City with poviat rights:										
Lublin	28028	51,6	1532	43,4	311	46,0	25428	52,0	757	56,6
Puławski sub-region	8710	52,8	969	45,6	845	50,6	6889	54,0	7	51,7
Poviats:										
janowski	118	46,3	21	29,8	5	32,6	92	50,8	-	-
kraśnicki	1177	50,2	488	46,9	14	46,5	675	52,7	-	-
łukowski	1327	51,5	59	43,9	77	47,0	1191	52,2	-	-
opolski	998	48,7	198	45,3	30	57,7	770	49,2	-	-
puławski	4191	55,8	63	47,0	44	52,8	4077	55,9	7	51,7
rycki	899	49,3	140	43,7	675	50,7	84	47,2	-	-

TABLE 13. **DWELLING STOCK**
As at 31 XII

SPECIFICATION a – 2007 b – 2010	Dwellings		Rooms	Usable floor space of dwellings in m^2	Average		
	number	per 1000. inhabitants			usable floor space of a dwelling in m^2	number of: rooms in a dwelling	number of: persons in a dwelling
Poland ....**a**	**12993716**	**340,9**	**48039299**	**907225061**	**69,8**	**3,70**	**2,93**
b	**13422011**	**351,4**	**49835657**	**951184261**	**70,9**	**3,71**	**2,85**
Dolnośląskie..........................a	1027536	357	3704531	68257477	66,4	3,61	2,80
b	1065827	370	3851204	71835707	67,4	3,61	2,70
Kujawsko-pomorskie.............a	678582	328,4	2475231	44778544	66,0	3,65	3,04
b	698422	337,5	2562995	46794235	67,0	3,67	2,96
Lubelskie ....a	710163	327,8	2654544	52509246	73,9	3,74	3,05
b	727723	338,2	2736997	54383832	74,7	3,76	2,96
Lubuskie................................a	339374	336,5	1285623	23423116	69,0	3,79	2,97
b	350543	346,7	1333333	24529770	70,0	3,80	2,88
Łódzkie..................................a	955864	374	3340770	62639648	65,5	3,50	2,67
b	973652	384,2	3420939	64672991	66,4	3,51	2,60
Małopolskie ....a	1042969	318,1	3968764	77523673	74,3	3,81	3,14
b	1089643	329,2	4168083	82312056	75,5	3,83	3,04
Mazowieckie..........................a	1927190	371,4	6771984	130865207	67,9	3,51	2,69
b	2027341	386,7	7154216	140530196	69,3	3,53	2,59
Opolskie ....a	336576	324,5	1364893	25930711	77,0	4,06	3,08
b	341748	332,3	1390651	26567044	77,7	4,07	3,01
Podkarpackie ....a	609652	290,7	2414315	47355486	77,7	3,96	3,44
b	623256	296,3	2483226	48963207	78,6	3,98	3,38
Podlaskie...............................a	405643	340,1	1598290	29684281	73,2	3,94	2,94
b	417360	351,2	1648465	30875298	74,0	3,95	2,85
Pomorskie ....a	739016	334,3	2745282	50623068	68,5	3,71	2,99
b	774813	345,8	2881647	53972717	69,7	3,72	2,89
Śląskie..................................a	1688944	362,9	6112919	112844990	66,8	3,62	2,76
b	1719054	370,8	6260117	116654938	67,9	3,64	2,70
Świętokrzyskie ....a	417601	327,4	1520649	29639875	71,0	3,64	3,05
b	424036	334,9	1553019	30383389	71,7	3,66	2,99
Warmińsko-mazurskie ....a	467179	327,6	1728872	30497594	65,3	3,70	3,05
b	483217	338,6	1793829	32003081	66,2	3,71	2,95
Wielkopolskie ....a	1061912	313,5	4191861	81851549	77,1	3,95	3,19
b	1101229	322,1	4365051	86150372	78,2	3,96	3,11
Zachodniopomorskie.............a	585515	346	2160771	38800596	66,3	3,69	2,89
b	604147	356,8	2231885	40555428	67,1	3,69	2,80

TABLE 14. **DWELLINGS WITH UTILITY SYSTEMS**
As at 31 XII

SPECIFICATION a – 2007 b – 2010	Dwellings with:			
	water-line	bathroom	gas-line	central heating
	in % of dwellings in total			
Poland ....**a**	95,3	86,7	55,7	77,8
b	95,5	87,2	56,4	78,5
Dolnośląskie..........................a	97,8	86,9	66,3	76,5
b	97,9	87,4	66,7	77,4
Kujawsko-pomorskie.............a	96,8	86,4	50,2	77,6
b	97,0	86,8	50,1	78,3
Lubelskie ....a	88,4	76,4	40,6	71,3
b	88,7	77,0	41,7	72,0
Lubuskie................................a	97,4	88,5	54,3	75,6
b	97,5	88,9	56,3	76,4
Łódzkie ....a	92,5	79,6	43,9	73,0
b	92,6	80,1	44,3	73,7
Małopolskie ....a	95,2	89,5	65,9	77,5
b	95,5	90,0	65,8	78,5
Mazowieckie..........................a	93,5	86,6	59,7	82,0
b	93,9	87,3	60,3	82,9
Opolskie ....a	97,8	90,3	45,7	79,2
b	97,8	90,5	46,1	79,6
Podkarpackie ....a	92,4	85,2	71,6	72,8
b	92,6	85,6	73,4	73,5
Podlaskie...............................a	90,9	82,2	29,5	74,6
b	91,2	82,8	30,3	75,4
Pomorskie ....a	98,8	91,8	57,3	81,6
b	98,8	92,3	56,8	82,5
Śląskie...................................a	98,3	90,5	63,4	79,2
b	98,4	90,7	63,2	79,7
Świętokrzyskie ....a	88,3	77,0	40,0	74,6
b	88,5	77,4	40,3	75,0
Warmińsko-mazurskie ....a	96,5	88,1	48,0	78,6
b	96,6	88,5	47,7	79,4
Wielkopolskie ....a	97,7	89,4	49,4	78,2
b	97,7	89,8	52,7	79,0
Zachodniopomorskie.............a	98,8	91,1	62,2	82,0
b	98,8	91,4	64,3	82,6

TABLE 15. **DWELLING STOCK IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Dwellings		Rooms	Usable floor space of dwellings in m^2	Average		
					usable floor space of a dwelling in m^2	number of	
	number	per 1000. inhabitants				rooms in a dwelling	persons in a dwelling
Total ... **a**	**710163**	**327,8**	**2654544**	**52509246**	**73,9**	**3,74**	**3,05**
b	**727723**	**338,2**	**2736997**	**54383832**	**74,7**	**3,76**	**2,96**
urban areas ... a	358286	355,2	1321843	22805370	63,7	3,69	2,82
b	369473	368,5	1367159	23762676	64,3	3,70	2,71
rural areas ... a	351877	304,0	1332701	29703876	84,4	3,79	3,29
b	358250	311,7	1369838	30621156	85,5	3,82	3,21
Bialski sub-region ... a	100647	326,2	391010	7778921	77,3	3,88	3,07
b	102919	336,1	402110	8027904	78,0	3,91	2,98
Poviats:							
bialski ... a	36097	318,0	142615	2920168	80,9	3,95	3,14
b	36872	327,6	146850	3016017	81,8	3,98	3,05
parczewski ... a	12237	337,4	45889	925538	75,6	3,75	2,96
b	12410	346,9	46754	943966	76,1	3,77	2,88
radzyński ... a	18605	304,4	73824	1546649	83,1	3,97	3,29
b	18866	311,3	75243	1579470	83,7	3,99	3,21
włodawski ... a	13737	344,8	51852	1018306	74,1	3,77	2,90
b	13996	356,0	53077	1047348	74,8	3,79	2,81
City with poviat rights:							
Biała Podlaska ... a	19971	345,6	76830	1368260	68,5	3,85	2,89
b	20775	358,3	80186	1441103	69,4	3,86	2,79
Chełmsko-zamojski sub-region ... a	210117	322,8	786207	16143085	76,8	3,74	3,10
b	213418	331,4	802060	16495431	77,3	3,76	3,02
Poviats:							
biłgorajski ... a	30038	289,5	119409	2557347	85,1	3,98	3,45
b	30608	297,2	122372	2617150	85,5	4,00	3,37
chełmski ... a	26519	334,1	93213	1932470	72,9	3,51	2,99
b	26870	342,2	95210	1981855	73,8	3,54	2,92
hrubieszowski ... a	22231	327,6	81151	1676113	75,4	3,65	3,05
b	22452	337,5	81991	1699975	75,7	3,65	2,96
krasnostawski ... a	23555	344,1	86512	1819512	77,2	3,67	2,91
b	23756	352,7	87660	1842947	77,6	3,69	2,84
tomaszowski ... a	26948	308,0	105162	2245591	83,3	3,90	3,25
b	27311	317,1	106711	2282570	83,6	3,91	3,15
zamojski ... a	34046	309,9	129658	2944844	86,5	3,81	3,23
b	34568	317,4	132665	3016350	87,3	3,84	3,15

TABLE 15. **DWELLING STOCK IN LUBELSKIE VOIVODSHIP (cont.)**

SPECIFICATION a – 2007 b – 2010	Dwellings		Rooms	Usable floor space of dwellings in m²	Average		
	number	per 1000. inhabitants			usable floor space of a dwelling in m²	number of	
						rooms in a dwelling	persons in a dwelling
Chełmsko-zamojski sub-region (cont.)							
Cities with poviat rights:							
Chełm ....a	24397	360,0	87499	1496357	61,3	3,59	2,78
b	24866	369,3	89541	1536624	61,8	3,60	2,71
Zamość ....aa	22383	337,2	83603	1470851	65,7	3,74	2,97
b	22987	347,1	85910	1517960	66,0	3,74	2,88
Lubelski sub-region...............a	246169	344,6	903599	16868824	68,5	3,67	2,90
b	255479	358,1	945486	17818179	69,7	3,70	2,79
Poviats:							
lubartowski ....a	27940	309,6	105396	2205428	78,9	3,77	3,23
b	28758	320,9	109652	2307449	80,2	3,81	3,12
lubelski ....a	43129	302,3	171378	3883693	90,0	3,97	3,31
b	45487	311,9	184403	4223454	92,8	4,05	3,21
łęczyński.............................a	17169	300,7	64126	1288581	75,1	3,73	3,33
b	17564	307,2	66332	1340297	76,3	3,78	3,26
świdnicki ....a	24689	340,7	87002	1646154	66,7	3,52	2,94
b	25481	352,3	90763	1729672	67,9	3,56	2,84
City with poviat rights:							
Lublin..................................a	133242	378,7	475697	7844968	58,9	3,57	2,64
b	138189	396,6	494336	8217307	59,5	3,58	2,52
Puławski sub-region..............a	153230	311,1	573728	11718416	76,5	3,74	3,21
b	155907	319,3	587341	12042318	77,2	3,77	3,13
Poviats:							
janowski ....a	13040	273,7	49912	1142647	87,6	3,83	3,65
b	13142	279,9	50489	1157504	88,1	3,84	3,57
kraśnicki ....a	30178	304,5	115961	2392147	79,3	3,84	3,28
b	30527	310,8	117797	2432069	79,7	3,86	3,22
łukowski..............................a	30994	286,5	118852	2488994	80,3	3,83	3,48
b	31785	294,9	122499	2578890	81,1	3,85	3,39
opolski ....a	20062	320,2	71349	1484620	74,0	3,56	3,12
b	20240	327,4	72359	1509071	74,6	3,58	3,05
puławski ....a	39893	342,8	147109	2800363	70,2	3,69	2,92
b	40916	354,0	152263	2921431	71,4	3,72	2,82
rycki....................................a	19063	324,9	70545	1409645	73,9	3,70	3,08
b	19297	333,2	71934	1443353	74,8	3,73	3,00

TABLE 16. **DWELLINGS WITH UTILITY SYSTEMS IN LUBELSKIE VOIVODSHIP**
As at 31 XII

SPECIFICATION a – 2007 b – 2010	Dwellings with:			
	water-line	bathroom	gas-line	central heating
	in % of dwellings in total			
Total ......a	**88,4**	**76,4**	**40,6**	**71,3**
b	**88,7**	**77,0**	**41,7**	**72,0**
urban areas ......a	97,3	92,5	69,0	88,7
b	97,4	92,7	69,8	89,1
rural areas ......a	79,3	60,0	11,6	53,5
b	79,7	60,8	12,8	54,4
Bialski sub-region ......a	83,8	72,2	9,4	65,1
b	84,2	72,8	9,3	65,9
Poviats:				
bialski ......a	78,2	66,0	2,0	57,2
b	78,7	66,7	2,1	58,1
parczewski ......a	82,2	65,8	0	59,7
b	82,6	66,3	0,1	60,3
radzyński ......a	82,1	68,9	6,3	59,9
b	82,4	69,4	6,7	60,4
włodawski ......a	86,7	72,7	0	65,9
b	87,0	73,2	0	66,5
City with poviat rights:				
Biała Podlaska ......a	94,7	90,1	37,9	87,1
b	95,0	90,6	38,9	88,0
Chełmsko-zamojski sub-region ......a	86,0	72,2	28,6	66,4
b	86,2	72,6	29,8	67,1
Poviats:				
biłgorajski ......a	91,1	74,0	14,2	66,9
b	91,3	74,5	15,8	67,5
chełmski ......a	74,6	55,5	7,7	49,1
b	74,9	56,2	8,2	49,9
hrubieszowski ......a	79,0	71,3	0,2	66,5
b	79,2	71,6	1,1	66,8
krasnostawski ......a	83,7	63,7	29,2	59,0
b	83,9	64,0	30,1	59,4
tomaszowski ......a	87,7	73,3	26,1	66,9
b	87,9	73,7	26,9	67,4
zamojski ......a	77,8	59,5	18,1	52,6
b	78,1	60,2	19,2	53,3

TABLE 16. **DWELLINGS WITH UTILITY SYSTEMS IN LUBELSKIE VOIVODSHIP (cont.)**
As at 31 XII

SPECIFICATION a – 2007 b – 2010	Dwellings with:			
	water-line	bathroom	gas-line	central heating
	in % of dwellings in total			
Chełmsko-zamojski sub-region (cont.)				
Cities with poviat rights:				
Chełm ....a	98,9	92,7	60,2	87,5
b	99,0	92,9	61,0	88,4
Zamość ....aa	98,0	94,8	84,5	91,8
b	98,0	94,9	87,5	92,0
Lubelski sub-region...............a	90,8	79,7	54,7	75,3
b	93,3	84,0	63,0	80,2
Poviats:				
lubartowski ....a	85,8	67,7	1,1	60,5
b	86,2	68,7	3,4	61,6
lubelski ....a	84,1	66,6	30,6	63,5
b	85,0	68,3	33,8	65,4
łęczyński.............................a	86,0	74,1	42,3	70,9
b	86,4	74,7	44,1	71,6
świdnicki ....a	91,2	81,3	61,2	80,4
b	91,4	81,8	62,2	81,1
City with poviat rights:				
Lublin..................................a	98,7	93,7	87,5	89,3
b	98,7	94,0	87,6	89,8
Puławski sub-region..............a	87,2	73,8	43,1	68,9
b	87,5	74,3	44,2	69,5
Poviats:				
janowski ....a	85,9	68,4	9,3	58,0
b	86,0	68,6	10,3	58,3
kraśnicki ....a	87,8	75,1	53,9	73,0
b	87,9	75,4	54,9	73,4
łukowski..............................a	85,2	68,2	29,4	60,7
b	85,6	69,0	30,3	61,7
opolski ....a	84,4	67,5	40,5	63,0
b	84,5	67,8	42,0	63,4
puławski ....a	91,0	82,1	61,5	78,8
b	91,2	82,6	61,9	79,4
rycki....................................a	85,7	74,0	36,0	68,5
b	85,9	74,3	37,9	68,9

TABLE 17. **DWELLING STOCK BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009	Stock:					
	municipal	company	housing cooperatives	public building societies	other entities	natural persons
Poland ....a	**1174705**	**300866**	**3173203**	**71297**	**118418**	**8155227**
b	**1063074**	**189917**	**2583253**	**79291**	**26735**	**9360179**
Dolnośląskie.........................a	170146	27251	243887	5970	4824	575458
b	153027	16421	187609	6250	2953	687301
Kujawsko-pomorskie............a	57081	19541	174625	3469	5585	418281
b	48653	9007	135643	4199	1358	493865
Lubelskie ....a	25618	8303	135255	2129	3704	535154
b	23746	5995	109156	2401	491	580783
Lubuskie...............................a	38698	11044	67428	2800	1013	218391
b	34794	5230	55677	3045	538	247991
Łódzkie.................................a	111472	15062	268139	4160	5599	551432
b	104975	6857	232029	4797	1083	618259
Małopolskie ....a	45038	9101	182272	6491	3586	796481
b	41872	5859	144525	7236	4032	874039
Mazowieckie.........................a	159975	34275	541194	10648	30648	1150450
b	145432	21389	456760	11489	8671	1357005
Opolskie ....a	30814	8949	64233	1226	1291	230063
b	28649	5722	49206	1324	-	255102
Podkarpackie ....a	22039	5641	113091	933	2351	465597
b	19767	2585	96571	1058	337	499471
Podlaskie..............................a	22143	4827	116976	2284	1681	257732
b	19662	2989	100546	2418	799	287585
Pomorskie ....a	72250	15597	181406	5534	19347	444882
b	66308	11056	130792	6934	3377	547263
Śląskie..................................a	206421	66947	507628	6767	8279	892902
b	193638	59338	395583	10019	754	1050483
Świętokrzyskie ....a	17905	4490	84617	723	1905	307961
b	15787	2199	68551	723	15	334766
Warmińsko-mazurskie ....a	48247	19956	101657	1982	3946	291391
b	40325	8392	76473	2108	351	351031
Wielkopolskie ....a	74260	30192	235474	5377	16978	699631
b	62389	17322	218188	6321	608	785736
Zachodniopomorskie............a	72598	19690	155321	10804	7681	319421
b	64050	9556	125944	8969	1368	389499

TABLE 18. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS IN DWELLING STOCK BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009		Stock:					
		municipal	company	housing cooperatives	public building societies	other entities	natural persons
		w m^2					
Poland	**a**	**45,8**	**53,5**	**50,3**	**49,6**	**63,3**	**81,8**
	b	**45,1**	**53,7**	**50,0**	**48,8**	**61,0**	**80,0**
Dolnośląskie	a	47,7	57,2	50,7	50,4	69,5	79,2
	b	47,4	57,2	50,5	50,0	62,6	76,8
Kujawsko-pomorskie	a	44,9	53,4	49,5	48,9	63,1	76,5
	b	43,9	54,3	49,1	49,5	50,6	74,5
Lubelskie	a	42,9	53,7	51,5	49,2	55,5	81,6
	b	42,8	52,8	51,3	48,6	55,5	80,7
Lubuskie	a	47,8	58,7	50,2	48,7	64,6	79,4
	b	47,0	60,1	50,2	49,0	59,2	78,4
Łódzkie	a	42,5	49,1	48,7	47,3	61,9	79,0
	b	41,8	53,1	48,3	47,0	61,3	77,5
Małopolskie	a	44,6	54,2	48,5	46,5	55,9	82,5
	b	43,9	54,1	48,3	46,1	56,8	81,5
Mazowieckie	a	41,2	51,6	50,8	49,2	65,6	80,4
	b	40,4	50,7	50,6	48,0	66,6	79,0
Opolskie	a	50,4	59,0	51,3	49,5	69,6	88,7
	b	49,5	59,1	50,7	48,9	-	86,7
Podkarpackie	a	44,7	55,3	50,7	49,1	64,7	86,2
	b	43,6	61,9	50,5	49,4	59,9	85,3
Podlaskie	a	43,9	55,5	50,4	46,4	70,5	86,6
	b	43,6	60,8	50,1	46,3	55,3	84,7
Pomorskie	a	48,7	49,4	49,6	50,6	62,1	80,6
	b	46,9	54,8	48,5	47,7	58,1	78,1
Śląskie	a	46,6	49,6	50,3	51,1	58,3	82,3
	b	46,6	49,6	50,1	50,5	54,6	79,3
Świętokrzyskie	a	39,9	51,8	49,9	50,6	63,0	79,0
	b	39,8	57,6	49,7	50,6	74,8	77,6
Warmińsko-mazurskie	a	46,2	56,1	50,1	46,6	58,8	74,6
	b	44,9	59,6	50,3	46,4	55,2	72,7
Wielkopolskie	a	48,6	57,3	50,9	50,7	63,8	90,3
	b	48,2	56,6	50,6	49,5	56,2	88,8
Zachodniopomorskie	a	49,5	56,2	51,6	52,0	65,3	78,3
	b	48,8	56,7	50,8	51,0	64,2	76,4

TABLE 19. **DWELLING STOCK STRUCTURE BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009	Stock:						
	Total	municipal	company	housing coopera-tives	public building societies	other entities	natural persons
	in %						
Poland ....a	**100,0**	**9,0**	**2,3**	**24,4**	**0,5**	**0,9**	**62,8**
b	**100,0**	**7,9**	**1,4**	**19,2**	**0,6**	**0,2**	**70,6**
Dolnośląskie..........................a	100,0	16,6	2,7	23,7	0,6	0,5	56,0
b	100,0	14,4	1,5	17,6	0,6	0,3	65,6
Kujawsko-pomorskie.............a	100,0	8,4	2,9	25,7	0,5	0,8	61,6
b	100,0	7,0	1,3	19,4	0,6	0,2	71,5
Lubelskie ....a	100,0	3,6	1,2	19,0	0,3	0,5	75,4
b	100,0	3,3	0,8	15,0	0,3	0,1	80,5
Lubuskie................................a	100,0	11,4	3,3	19,9	0,8	0,3	64,4
b	100,0	9,9	1,5	15,9	0,9	0,2	71,7
Łódzkie..................................a	100,0	11,7	1,6	28,1	0,4	0,6	57,7
b	100,0	10,8	0,7	23,8	0,5	0,1	64,1
Małopolskie ....a	100,0	4,3	0,9	17,5	0,6	0,3	76,4
b	100,0	3,8	0,5	13,3	0,7	0,4	81,3
Mazowieckie..........................a	100,0	8,3	1,8	28,1	0,6	1,6	59,7
b	100,0	7,2	1,1	22,5	0,6	0,4	68,2
Opolskie ....a	100,0	9,2	2,7	19,1	0,4	0,4	68,4
b	100,0	8,4	1,7	14,4	0,4	-	75,2
Podkarpackie ....a	100,0	3,6	0,9	18,6	0,2	0,4	76,4
b	100,0	3,2	0,4	15,5	0,2	0,1	80,7
Podlaskie...............................a	100,0	5,5	1,2	28,8	0,6	0,4	63,5
b	100,0	4,7	0,7	24,1	0,6	0,2	69,7
Pomorskie ....a	100,0	9,8	2,1	24,5	0,7	2,6	60,2
b	100,0	8,6	1,4	16,9	0,9	0,4	71,8
Śląskie..................................a	100,0	12,2	4,0	30,1	0,4	0,5	52,9
b	100,0	11,3	3,5	23,0	0,6	0,0	61,6
Świętokrzyskie ....a	100,0	4,3	1,1	20,3	0,2	0,5	73,7
b	100,0	3,7	0,5	16,2	0,2	0,0	79,4
Warmińsko-mazurskie ....a	100,0	10,3	4,3	21,8	0,4	0,8	62,4
b	100,0	8,3	1,7	15,8	0,4	0,1	73,6
Wielkopolskie ....a	100,0	7,0	2,8	22,2	0,5	1,6	65,9
b	100,0	5,7	1,6	19,8	0,6	0,1	72,3
Zachodniopomorskie.............a	100,0	12,4	3,4	26,5	1,8	1,3	54,6
b	100,0	10,6	1,6	20,8	1,5	0,2	65,3

TABLE 20. **DWELLING STOCK IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009	Stock:					
	municipal	company	housing cooperatives	public building societies	other entities	natural persons
Total......................................**a**	**25618**	**8303**	**135255**	**2129**	**3704**	**535154**
b	**23746**	**5995**	**109156**	**2401**	**491**	**580783**
Bialski sub-region..................a	2588	2086	12650	-	1444	81879
b	2387	1963	11203	-	-	86792
Poviats:						
bialski ....a	976	720	2105	-	161	32135
b	880	309	1614	-	-	33816
parczewski ....a	312	166	933	-	30	10796
b	215	52	854	-	-	11233
radzyński ....a	449	205	1694	-	55	16202
b	716	136	1151	-	-	16814
włodawski...........................a	512	523	1548	-	33	11121
b	413	145	1863	-	-	11507
City with poviat rights:						
Biała Podlaska ....a	339	472	6370	-	1165	11625
b	163	1321	5721	-	-	13422
Chełmsko-zamojski sub-region ....a	6965	2425	28310	638	576	171203
b	6447	1249	23427	772	6	180590
Poviats:						
biłgorajski ....a	569	161	2650	81	87	26490
b	538	67	1838	141	-	27840
chełmski ....a	375	470	844	-	70	24760
b	321	181	527	-	-	25723
hrubieszowski.....................a	688	227	2826	-	83	18407
b	586	294	2707	-	-	18792
krasnostawski ....a	196	157	3035	299	61	19807
b	210	82	3126	296	-	19957
tomaszowski ....a	633	280	2147	-	68	23820
b	596	104	1524	-	-	25003
zamojski ....a	238	435	848	-	78	32447
b	294	161	941	-	-	33012

TABLE 20. **DWELLING STOCK IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE (cont.)**

SPECIFICATION a – 2007 b – 2009	Stock:					
	municipal	company	housing cooperatives	public building societies	other entities	natural persons
Chełmsko-zamojski sub-region (cont.)						
Cities with poviat rights:						
Chełm ....a	2066	351	8516	96	103	13265
b	1864	166	6505	128	3	16065
Zamość ....a	2200	344	7444	162	26	12207
b	2038	194	6259	207	3	14198
Lubelski sub-region...............a	11835	1533	70524	1403	1297	159577
b	11287	1165	55447	1533	484	182624
Poviats:						
lubartowski ....a	650	155	2497	-	58	24580
b	550	51	1889	-	-	26057
lubelski ....a	486	166	1681	-	117	40679
b	545	82	1428	-	-	42668
łęczyński............................a	214	83	5724	-	29	11119
b	205	44	4201	-	-	12988
świdnicki ....a	1041	92	6284	193	52	17027
b	980	48	4983	193	49	19042
City with poviat rights:						
Lublin.................................a	9444	1037	54338	1210	1041	66172
b	9007	940	42946	1340	435	81869
Puławski sub-region.............a	4230	2259	23771	88	387	122495
b	3625	1618	19079	96	1	130777
Poviats:						
janowski ....a	115	78	705	-	78	12064
b	134	67	616	-	-	12300
kraśnicki ....a	1012	226	5279	88	60	23513
b	735	131	5015	96	-	24482
łukowski.............................a	662	164	3840	-	77	26251
b	624	152	2698	-	-	28131
opolski ....a	758	153	2107	-	46	16998
b	623	32	1642	-	-	17875
puławski ....a	1069	405	10300	-	112	28007
b	1061	220	7647	-	1	31680
rycki...................................a	614	1233	1540	-	14	15662
b	448	1016	1461	-	-	16309

TABLE 21. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS IN DWELLING STOCK IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009	Stock:					
	municipal	company	housing cooperatives	public building societies	other entities	natural persons
	in m^2					
Total......................................**a**	**42,9**	**53,7**	**51,5**	**49,2**	**55,5**	**81,6**
b	**42,8**	**52,8**	**51,3**	**48,6**	**55,5**	**80,7**
Bialski sub-region..................a	41,7	54,5	51,0	-	47,4	83,6
b	42,1	47,7	50,6	-	-	83,3
Poviats:						
bialski ....a	43,0	53,8	51,2	-	72,7	84,6
b	43,3	63,1	50,0	-	-	84,4
parczewski ....a	42,6	52,7	52,1	-	75,3	79,0
b	43,7	65,0	51,8	-	-	78,4
radzyński ....a	44,5	63,4	49,9	-	78,1	87,9
b	44,2	63,5	48,7	-	-	88,7
włodawski ....a	40,6	56,9	50,7	-	72,6	79,7
b	37,8	66,1	51,3	-	-	80,0
City with poviat rights:						
Biała Podlaska ....a	34,9	49,7	51,1	-	41,1	82,6
b	35,0	39,7	50,8	-	-	80,7
Chełmsko-zamojski sub-region ....a	44,7	55,4	51,8	44,5	64,8	82,7
b	43,5	57,7	52,5	45,2	46,3	81,9
Poviats:						
biłgorajski ....a	45,1	61,9	51,3	48,7	66,4	89,7
b	44,4	67,9	50,8	49,5	-	88,6
chełmski ....a	42,4	56,8	55,0	-	73,8	74,2
b	44,0	60,4	59,1	-	-	74,3
hrubieszowski.....................a	43,8	57,6	51,2	-	61,6	80,6
b	40,8	54,9	50,9	-	-	81,1
krasnostawski ....a	36,3	52,0	50,3	42,7	63,6	82,5
b	45,6	66,3	50,9	42,7	-	82,5
tomaszowski ....a	46,2	59,6	53,2	-	68,4	83,4
b	44,0	65,4	53,3	-	-	86,4
zamojski ....a	47,6	56,4	51,1	-	72,9	88,1
b	46,7	69,1	54,9	-	-	88,4

TABLE 21. **AVERAGE USABLE FLOOR SPACE OF DWELLINGS IN DWELLING STOCK IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE (cont.)**

SPECIFICATION a – 2007 b – 2009	Stock: municipal	company	housing cooperatives	public building societies	other entities	natural persons
	in m²					
Chełmsko-zamojski sub-region (cont.)						
Cities with poviat rights:						
Chełm ....a	43,4	48,7	49,5	44,2	48,4	72,3
b	40,4	48,0	51,4	44,6	49,3	68,7
Zamość..............................a	46,6	52,8	54,8	45,7	78,7	76,4
b	45,9	47,1	54,7	46,2	43,3	74,7
Lubelski sub-region...............a	42,3	48,8	52,4	51,2	58,4	78,0
b	42,6	50,5	52,3	50,4	55,6	76,6
Poviats:						
lubartowski ....a	43,7	56,8	53,6	-	82,4	82,6
b	42,8	77,3	46,4	-	-	83,0
lubelski ....a	43,7	58,4	52,0	-	71,8	92,4
b	42,3	57,4	54,1	-	-	93,9
łęczyński............................a	46,0	65,8	57,1	-	56,0	85,0
b	47,4	65,7	56,1	-	-	82,9
świdnicki ....a	42,7	41,4	49,2	56,2	47,8	74,9
b	47,0	52,1	49,0	56,2	78,1	73,5
City with poviat rights:						
Lublin.................................a	42,0	45,4	52,3	50,4	56,2	67,1
b	42,1	47,6	52,5	49,6	53,1	65,3
Puławski sub-region.............a	42,4	54,3	48,6	51,3	61,6	83,5
b	42,4	57,0	47,4	47,1	49,0	83,0
Poviats:						
janowski ....a	47,1	69,5	51,0	-	61,3	90,4
b	47,2	75,2	50,9	-	-	90,3
kraśnicki ....a	43,9	55,6	49,9	51,3	62,9	87,8
b	44,7	61,0	49,6	47,1	-	87,0
łukowski.............................a	44,1	63,7	48,3	-	76,5	86,0
b	43,7	65,6	47,6	-	-	85,1
opolski ....a	41,6	53,5	49,2	-	58,5	78,8
b	41,9	67,1	49,6	-	-	77,8
puławski ....a	40,0	45,4	47,9	-	52,8	80,0
b	40,1	48,9	45,1	-	49,0	78,5
rycki...................................a	42,1	54,9	47,2	-	55,4	78,5
b	41,1	55,4	47,8	-	-	82,3

TABLE 22. **DWELLING STOCK STRUCTURE IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE**

SPECIFICATION a – 2007 b – 2009	Total	Stock:					
		municipal	company	housing coopera-tives	public building societies	other entities	natural persons
		in %					
Total ....a	**100,0**	**3,6**	**1,2**	**19,0**	**0,3**	**0,5**	**75,4**
b	**100,0**	**3,3**	**0,8**	**15,0**	**0,3**	**0,1**	**79,8**
Bialski sub-region ....a	100,0	2,6	2,1	12,6	-	1,4	81,4
b	100,0	2,3	1,9	10,9	-	0,0	84,3
Poviats:							
bialski ....a	100,0	2,7	2,0	5,8	-	0,4	89,0
b	100,0	2,4	0,8	4,4	-	-	91,7
parczewski ....a	100,0	2,5	1,4	7,6	-	0,2	88,2
b	100,0	1,7	0,4	6,9	-	-	90,5
radzyński ....a	100,0	2,4	1,1	9,1	-	0,3	87,1
b	100,0	3,8	0,7	6,1	-	-	89,1
włodawski ....a	100,0	3,7	3,8	11,3	-	0,2	81,0
b	100,0	3,0	1,0	13,3	-	-	82,2
City with poviat rights:							
Biała Podlaska ....a	100,0	1,7	2,4	31,9	-	5,8	58,2
b	100,0	0,8	6,4	27,5	-	-	64,6
Chełmsko-zamojski sub-region ....a	100,0	3,3	1,2	13,5	0,3	0,3	81,5
b	100,0	3,0	0,6	11,0	0,4	0,0	84,6
Poviats:							
biłgorajski ....a	100,0	1,9	0,5	8,8	0,3	0,3	88,2
b	100,0	1,8	0,2	6,0	0,5	-	91,0
chełmski ....a	100,0	1,4	1,8	3,2	-	0,3	93,4
b	100,0	1,2	0,7	2,0	-	-	95,7
hrubieszowski....a	100,0	3,1	1,0	12,7	-	0,4	82,8
b	100,0	2,6	1,3	12,1	-	-	83,7
krasnostawski ....a	100,0	0,8	0,7	12,9	1,3	0,3	84,1
b	100,0	0,9	0,3	13,2	1,2	-	84,0
tomaszowski ....a	100,0	2,3	1,0	8,0	-	0,3	88,4
b	100,0	2,2	0,4	5,6	-	-	91,5
zamojski ....a	100,0	0,7	1,3	2,5	-	0,2	95,3
b	100,0	0,9	0,5	2,7	-	-	95,5

TABLE 22. **DWELLING STOCK STRUCTURE IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE (cont.)**

SPECIFICATION a – 2007 b – 2009		Total	Stock: municipal	company	housing coopera-tives	public building societies	other entities	natural persons
		in %						
Chełmsko-zamojski sub-region (cont.)								
Cities with poviat rights:								
Chełm	a	100,0	8,5	1,4	34,9	0,4	0,4	54,4
	b	100,0	7,5	0,7	26,2	0,5	0,0	64,6
Zamość	a	100,0	9,8	1,5	33,3	0,7	0,1	54,5
	b	100,0	8,9	0,8	27,2	0,9	0,0	61,8
Lubelski sub-region	a	100,0	4,8	0,6	28,6	0,6	0,5	64,8
	b	100,0	4,4	0,5	21,7	0,6	0,2	71,5
Poviats:								
lubartowski	a	100,0	2,3	0,6	8,9	-	0,2	88,0
	b	100,0	1,9	0,2	6,6	-	-	90,6
lubelski	a	100,0	1,1	0,4	3,9	-	0,3	94,3
	b	100,0	1,2	0,2	3,1	-	-	93,8
łęczyński	a	100,0	1,2	0,5	33,3	-	0,2	64,8
	b	100,0	1,2	0,3	23,9	-	-	73,9
świdnicki	a	100,0	4,2	0,4	25,5	0,8	0,2	69,0
	b	100,0	3,8	0,2	19,6	0,8	0,2	74,7
City with poviat rights:								
Lublin	a	100,0	7,1	0,8	40,8	0,9	0,8	49,7
	b	100,0	6,5	0,7	31,1	1,0	0,3	59,2
Puławski sub-region	a	100,0	2,8	1,5	15,5	0,1	0,3	79,9
	b	100,0	2,3	1,0	12,2	0,1	0,0	83,9
Poviats:								
janowski	a	100,0	0,9	0,6	5,4	-	0,6	92,5
	b	100,0	1,0	0,5	4,7	-	-	93,6
kraśnicki	a	100,0	3,4	0,7	17,5	0,3	0,2	77,9
	b	100,0	2,4	0,4	16,4	0,3	0,0	80,2
łukowski	a	100,0	2,1	0,5	12,4	-	0,2	84,7
	b	100,0	2,0	0,5	8,5	-	-	88,5
opolski	a	100,0	3,8	0,8	10,5	-	0,2	84,7
	b	100,0	3,1	0,2	8,1	-	-	88,3
puławski	a	100,0	2,7	1,0	25,8	-	0,3	70,2
	b	100,0	2,6	0,5	18,7	-	0,0	77,4
rycki	a	100,0	3,2	6,5	8,1	-	0,1	82,2
	b	100,0	2,3	5,3	7,6	-	-	84,5

TABLE 23. **UNOCCUPIED DWELLINGS**
As at 31 XII

SPECIFICATION a – 2007 b – 2009		Total		Of which in stock							
				municipal		company		housing cooperatives		other entities	
		dwellings	average usable floor space of a dwelling in m^2	dwellings	average usable floor space of a dwelling in m^2	dwellings	average usable floor space of a dwelling in m^2	dwellings	average usable floor space of a dwelling in m^2	dwellings	average usable floor space of a dwelling in m^2
Poland	**a**	**20275**	**51,3**	**863**	**43,7**	**5308**	**55,6**	**2134**	**41,9**	**1094**	**72,2**
	b	**69909**	**49,8**	**30231**	**40,5**	**9124**	**53,3**	**3681**	**43,2**	**14454**	**64,4**
Dolnośląskie	a	2096	59,2	-	-	474	64,0	120	44,3	330	88,9
	b	8987	50,1	4753	39,1	1190	50,2	224	52,8	1468	65,1
Kujawsko-pomorskie	a	775	52,9	27	54,8	316	56,3	59	44,9	16	53,4
	b	2508	49,7	1063	41,9	317	57,1	111	47,8	663	55,7
Lubelskie	a	1005	55,9	117	44,5	229	52,7	39	39,5	9	26,4
	b	1561	48,4	664	40,6	354	56,2	109	52,1	108	62,4
Lubuskie	a	665	56,4	-	-	136	71,4	24	36,1	23	35,3
	b	1377	52,4	527	38,9	351	53,4	58	38,6	250	64,5
Łódzkie	a	1792	52,5	75	45,1	273	58,4	65	41,5	163	73,7
	b	5449	47,9	4011	38,9	305	55,2	119	44,4	429	72,1
Małopolskie	a	647	51,5	26	46,8	249	53,2	52	41,2	77	68,2
	b	5122	48,2	667	40,9	406	52,9	81	37,5	1962	60,7
Mazowieckie	a	3348	46,2	220	44,4	565	53,1	279	47,1	119	62,4
	b	16207	47,7	6573	37,6	876	52,3	320	42,5	6665	65,7
Opolskie	a	684	53,9	53	55,4	273	59,9	49	43,5	-	-
	b	1737	46,6	863	43,4	510	57,1	48	44,9	-	-
Podkarpackie	a	450	50,2	77	45,3	165	58,2	59	35,4	4	88,0
	b	1126	51,6	436	44,3	205	57,6	72	38,6	68	54,9
Podlaskie	a	525	52,6	47	43,5	193	55,5	26	39,9	1	129,0
	b	1545	51,0	726	40,3	330	57,3	124	59,6	233	51,9
Pomorskie	a	1553	53,5	1	58,0	301	59,9	127	36,8	241	70,8
	b	4280	51,2	1116	41,4	760	58,8	276	47,6	1072	70,4
Śląskie	a	3378	45,9	114	31,8	1268	46,4	967	40,7	13	40,2
	b	10359	52,6	5767	45,1	1580	45,7	1222	41,6	205	56,9
Świętokrzyskie	a	181	45,3	34	35,1	63	58,3	29	41,5	4	54,3
	b	625	49,4	325	36,4	84	61,0	41	47,8	7	77,4
Warmińsko-mazurskie	a	734	46,8	17	54,8	162	55,4	75	37,4	3	43,7
	b	1496	50,0	676	40,2	248	52,2	223	48,8	242	54,7
Wielkopolskie	a	1177	55,5	45	45,5	435	62,0	92	53,2	91	50,7
	b	2825	46,6	827	41,9	892	58,7	353	47,8	410	52,8
Zachodniopomorskie	a	1265	52,5	10	32,7	206	62,0	72	38,6	-	-
	b	4705	55,7	1237	40,5	716	54,1	300	57,2	672	74,4

TABLE 24. **UNOCCUPIED DWELLINGS IN LUBELSKIE VOIVODSHIP**
As at 31 XII

SPECIFICATION a – 2007 b – 2009	Total		Of which in stock							
			municipal		company		housing coopera-tives		other entities	
	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²
Total......................................**a**	**1005**	**55,9**	**117**	**44,5**	**229**	**52,7**	**39**	**39,5**	**9**	**26,4**
b	**1561**	**48,4**	**664**	**40,6**	**354**	**56,2**	**109**	**52,1**	**108**	**62,4**
Bialski sub-region..................a	102	54,2	9	41,3	60	60,3	5	39,6	-	-
b	189	45,9	93	40,1	72	53,0	3	34,0	-	-
Poviats:										
bialski ....a	33	52,9	4	37,0	21	59,0	1	20,0	-	-
b	65	38,0	33	41,8	31	56,1	1	16,0	-	-
parczewski ....a	12	64,5	3	49,0	8	70,8	-	-	-	-
b	24	62,8	16	48,4	6	70,5	-	-	-	-
radzyński ....a	16	65,3	1	46,0	9	75,9	2	43,0	-	-
b	26	55,1	9	43,1	11	63,1	2	43,0	-	-
włodawski...........................a	28	49,3	-	-	16	54,8	2	46,0	-	-
b	31	47,1	25	37,3	5	53,0	-	-	-	-
City with poviat rights:										
Biała Podlaska ....a	13	45,3	1	31,0	6	42,7	-	-	-	-
b	43	37,7	10	25,4	19	36,5	-	-	-	-
Chełmsko-zamojski sub-region ....a	247	57,2	19	48,0	79	60,5	7	38,6	-	-
b	354	53,6	190	44,8	86	59,4	16	61,9	3	49,3
Poviats:										
biłgorajski ....a	25	66,4	-	-	14	75,7	2	32,5	-	-
b	44	71,9	23	36,5	6	119,3	-	-	-	-
chełmski ....a	31	52,4	9	44,9	15	57,0	-	-	-	-
b	70	41,3	37	40,6	22	54,1	2	29,0	-	-
hrubieszowski.....................a	42	63,5	-	-	6	53,2	-	-	-	-
b	47	41,9	26	40,4	17	51,8	-	-	-	-
krasnostawski ....a	11	69,3	-	-	9	70,3	-	-	-	-
b	17	53,2	9	56,0	3	42,0	1	48,0	-	-
tomaszowski ....a	15	42,7	-	-	10	46,4	3	35,0	-	-
b	45	43,4	33	50,0	9	44,9	3	35,3	-	-
zamojski ....a	28	56,0	10	50,7	16	59,6	-	-	-	-
b	53	56,7	41	51,0	4	66,8	7	80,9	-	-

TABLE 24. **UNOCCUPIED DWELLINGS IN LUBELSKIE VOIVODSHIP (cont.)**
As at 31 XII

SPECIFICATION a – 2007 b – 2009	Total		Of which in stock							
			municipal		company		housing coopera-tives		other entities	
	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²	dwell-ings	average usable floor space of a dwelling in m²
Chełmsko-zamojski sub-region (cont.)										
Cities with poviat rights:										
Chełm ....a	47	53,0	-	-	8	53,1	2	50,0	-	-
b	57	54,5	16	38,3	24	61,5	3	70,7	3	49,3
Zamość..............................a	48	56,8	-	-	1	53,0	-	-	-	-
b	21	54,1	5	53,6	1	53,0	-	-	-	-
Lubelski sub-region...............a	328	53,2	40	37,0	42	32,8	24	39,5	9	26,4
b	644	50,4	246	36,5	73	46,9	53	51,0	104	62,9
Poviats:										
lubartowski ....a	16	41,4	4	41,8	6	40,0	2	34,0	-	-
b	68	51,5	20	42,7	8	61,3	40	50,6	-	-
lubelski ....a	10	44,5	3	46,3	6	45,0	-	-	-	-
b	46	62,4	24	43,5	4	64,8	-	-	-	-
łęczyński............................a	30	39,4	2	42,0	1	35,0	15	34,7	-	-
b	13	41,6	3	34,0	10	49,2	-	-	-	-
świdnicki ....a	11	36,5	4	29,5	-	-	-	-	-	-
b	15	43,9	8	35,0	-	-	1	55,0	-	-
City with poviat rights:										
Lublin.................................a	261	56,5	27	35,9	29	28,8	7	51,4	9	26,4
b	502	49,1	191	35,1	51	42,8	12	52,3	104	62,9
Puławski sub-region..............a	328	58,1	49	49,9	48	47,7	3	41,7	-	-
b	374	49,4	135	42,2	123	61,4	37	50,9	1	49,0
Poviats:										
janowski ....a	4	60,3	-	-	4	60,3	-	-	-	-
b	9	54,6	2	37,5	6	58,3	-	-	-	-
kraśnicki ....a	24	41,7	4	32,5	16	41,0	1	58,0	-	-
b	57	65,7	29	32,7	19	76,2	1	118,0	-	-
łukowski.............................a	13	62,2	6	58,5	6	63,2	-	-	-	-
b	40	52,1	25	57,9	9	63,0	-	-	-	-
opolski ....a	18	50,9	1	41,0	6	55,8	1	32,0	-	-
b	21	40,8	11	42,5	4	57,8	1	32,0	-	-
puławski ....a	14	44,0	2	39,5	10	40,2	-	-	-	-
b	128	47,7	33	39,4	19	54,3	32	50,7	1	49,0
rycki...................................a	255	60,6	36	51,3	6	45,8	1	35,0	-	-
b	119	46,3	35	41,6	66	59,4	3	36,7	-	-

TABLE 25. **COSTS OF DWELLING STOCK MAINTENANCE IN LUBELSKIE VOIVODSHIP BY OWNERSHIP TYPE**

SPECIFICATION a – 2008 b – 2010	Stock: municipal	company	housing cooperatives	public building societies	In housing cooperative buildings
	in %				
Total, including the costs of hot water and central heating a	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0
exploitation costs a	67,4	73,0	44,9	68,4	43,0
b	60,6	68,0	44,3	40,0	40,0
of which:					
management and administration costs a	16,2	16,2	13,6	33,8	10,8
b	15,9	11,9	14,3	10,9	10,9
maintenance and repair costs a	41,3	37,0	15,2	3,7	24,7
b	29,7	28,7	16,7	21,5	21,5
other costs a	9,9	17,8	13,4	28,2	7,6
b	12,6	23,0	11,4	7,6	7,6
Service provision costs a	32,6	27,0	55,1	31,6	57,0
b	39,4	32,0	55,7	60,0	60,0
of which:					
central heating and hot water a	16,6	16,8	38,6	17,4	39,1
b	20,6	16,3	38,7	22,0	41,6
cold water and waste discharge a	10,7	6,6	12,2	9,9	13,4
b	12,4	9,5	12,7	10,7	13,5
solid waste disposal a	5,4	3,6	4,1	4,2	4,4
b	6,4	6,3	4,0	4,7	4,8

TABLE 26. **COSTS OF DWELLING STOCK MAINTENANCE IN LUBELSKIE VOIVODSHIP PER 1 M^2 OF USABLE FLOOR SPACE BY OWNERSHIP TYPE**

SPECIFICATION a – 2008 b – 2010	Maintenance costs: including the costs of central heating and hot water	Maintenance costs: excluding the costs of central heating and hot water	Exploitation costs: total	Exploitation costs: of which management and administration costs	Exploitation costs: of which maintenance and repair costs	Service provision costs: including the costs of central heating and hot water	Service provision costs: excluding the costs of central heating and hot water
	in PLN						
Stock:							
municipal a	79,64	66,46	53,66	13,60	34,20	26,27	13,25
b	82,71	66,67	50,10	14,24	25,45	33,76	16,40
company a	64,79	48,63	41,23	18,65	17,88	25,47	8,09
b	48,32	40,44	32,84	9,27	13,87	20,29	10,51
housing cooperatives a	77,91	47,83	34,94	10,60	11,95	42,96	12,89
b	85,08	52,18	37,67	12,20	14,28	47,41	14,51
public building societies a	82,04	67,77	56,14	27,71	3,95	25,90	11,62
b	84,50	65,95	52,92	24,65	8,11	31,58	13,03
in housing cooperative buildings a	66,19	40,29	28,48	7,37	17,12	38,09	12,00
b	70,16	40,94	28,08	7,81	15,74	42,49	13,04

TABLE 27. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Poland								
Residential premises.............a	65792	34780	28632	2380	3497594	1899187	1475978	122429
b	76698	59942	14452	2304	4069799	3207017	740635	122147
located in urban areas ....a	59527	30699	27080	1748	3148074	1668062	1391493	88519
b	70463	54912	13513	2038	3718924	2922775	688441	107708
of which in cities with poviat rights ....a	34582	16548	17285	749	1808173	895490	876246	36437
b	41270	31650	8170	1450	2226772	1727018	421731	78023
outside urban areas ....a	6265	4081	1552	632	349520	231125	84485	33910
b	6235	5030	939	266	350875	284242	52194	14439
Dolnośląskie								
Residential premises.............a	5257	1652	3424	181	274839	89171	176091	9577
b	6872	3485	2646	741	362921	184134	138673	40114
located in urban areas ....a	4645	1365	3154	126	241831	73533	161285	7013
b	6338	3242	2425	671	334191	170511	127184	36496
of which in cities with poviat rights ....a	1173	51	1115	7	67327	3062	63511	754
b	2408	1263	637	508	132953	68445	36434	28074
outside urban areas ....a	612	287	270	55	33008	15638	14806	2564
b	534	243	221	70	28730	13623	11489	3618
Kujawsko-pomorskie								
Residential premises.............a	3385	1741	1616	28	197414	106853	89312	1249
b	3784	3406	330	48	204870	186814	15357	2699
located in urban areas ....a	2898	1428	1460	10	167873	85933	81484	456
b	3489	3160	285	44	189780	174136	13162	2482
of which in cities with poviat rights ....a	1785	872	909	4	90102	46395	43514	193
b	2285	2182	70	33	129663	124287	3477	1899
outside urban areas ....a	487	313	156	18	29541	20920	7828	793
b	295	246	45	4	15090	12678	2195	217
Lubelskie								
Residential premises.............a	2190	1330	855	5	118349	68672	49406	271
b	2941	2732	153	56	165272	155187	7139	2946
located in urban areas ....a	1979	1147	830	2	107842	59693	48071	78
b	2758	2569	144	45	155668	146760	6552	2356
of which in cities with poviat rights ....a	1462	732	730	-	82734	39472	43262	-
b	1906	1868	38	-	114600	112903	1697	-
outside urban areas ....a	211	183	25	3	10507	8979	1335	193
b	183	163	9	11	9604	8427	587	590
Lubuskie								
Residential premises.............a	6713	3783	2345	585	350377	200466	119878	30033
b	3998	2921	1026	51	210730	157039	50963	2728
located in urban areas ....a	5795	3163	2201	431	303477	168309	112859	22309
b	3634	2619	973	42	190781	140632	47878	2271
of which in cities with poviat rights ....a	2091	1491	592	8	112626	80618	31628	380
b	2101	1584	506	11	112787	87160	25039	588
outside urban areas ....a	918	620	144	154	46900	32157	7019	7724
b	364	302	53	9	19949	16407	3085	457

TABLE 27. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Łódzkie								
Residential premises.............a	3294	1895	1370	29	167804	100321	65838	1645
b	3247	2883	351	13	166493	149294	16559	640
located in urban areas ....a	3152	1794	1343	15	161134	95841	64343	950
b	3195	2843	340	12	163855	147360	15907	588
of which in cities with poviat rights ....a	1907	1083	819	5	103159	62140	40537	482
b	1892	1694	191	7	96829	87850	8607	372
outside urban areas ....a	142	101	27	14	6670	4480	1495	695
b	52	40	11	1	2638	1934	652	52
Małopolskie								
Residential premises.............a	1862	987	870	5	105541	61337	43979	225
b	1936	1643	274	19	104786	90534	13157	1095
located in urban areas ....a	1801	950	847	4	101516	58548	42792	176
b	1741	1470	255	16	90424	77552	11940	932
of which in cities with poviat rights ....a	737	344	389	4	37207	19131	17900	176
b	663	531	123	9	36769	30035	6152	582
outside urban areas ....a	61	37	23	1	4025	2789	1187	49
b	195	173	19	3	14362	12982	1217	163
Mazowieckie								
Residential premises.............a	6938	6037	840	61	359725	315603	41401	2721
b	11232	10948	179	105	616291	601311	9208	5772
located in urban areas ....a	6573	5842	706	25	340380	304843	34582	955
b	10791	10531	163	97	589778	576081	8310	5387
of which in cities with poviat rights ....a	4274	3924	350	-	228002	211741	16261	-
b	8057	7929	61	67	445303	438853	2711	3739
outside urban areas ....a	365	195	134	36	19345	10760	6819	1766
b	441	417	16	8	26513	25230	898	385
Opolskie								
Residential premises.............a	1816	704	1015	97	104351	38805	60526	5020
b	3244	2460	540	244	174139	133454	27977	12708
located in urban areas ....a	1508	498	946	64	86356	26656	56512	3188
b	2951	2269	506	176	157028	122228	25903	8897
of which in cities with poviat rights ....a	414	15	387	12	22035	836	20595	604
b	1138	990	145	3	60098	52957	7001	140
outside urban areas ....a	308	206	69	33	17995	12149	4014	1832
b	293	191	34	68	17111	11226	2074	3811

TABLE 27. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Podkarpackie								
Residential premises.............a	2450	1757	673	20	109488	81423	27151	914
b	1534	1424	91	19	77721	71545	5110	1066
located in urban areas ....a	2315	1659	645	11	101531	76075	25019	437
b	1393	1318	61	14	70012	65915	3360	737
of which in cities with poviat rights ....a	1856	1397	458	1	78505	61840	16588	77
b	459	447	6	6	23468	22839	372	257
outside urban areas ....a	135	98	28	9	7957	5348	2132	477
b	141	106	30	5	7709	5630	1750	329
Podlaskie								
Residential premises.............a	1245	976	253	16	63985	50555	12546	884
b	1883	1748	129	6	101008	94269	6467	272
located in urban areas ....a	1127	913	210	4	57889	47542	10086	261
b	1830	1727	97	6	98056	93135	4649	272
of which in cities with poviat rights ....a	789	697	90	2	41838	37174	4518	146
b	1389	1332	52	5	76367	73412	2743	212
outside urban areas ....a	118	63	43	12	6096	3013	2460	623
b	53	21	32	-	2952	1134	1818	-
Pomorskie								
Residential premises.............a	5581	1950	3602	29	295422	120658	172908	1856
b	8403	5626	2709	68	443353	299916	140258	3179
located in urban areas ....a	4903	1487	3398	18	255814	93328	161243	1243
b	7491	4845	2596	50	393666	256681	134760	2225
of which in cities with poviat rights ....a	3213	280	2927	6	154398	15945	138091	362
b	4222	1979	2222	21	231805	113897	116828	1080
outside urban areas ....a	678	463	204	11	39608	27330	11665	613
b	912	781	113	18	49687	43235	5498	954
Śląskie								
Residential premises.............a	12730	3874	7663	1193	687200	224389	401649	61162
b	10774	6523	3447	804	559437	336903	180224	42310
located in urban areas ....a	12389	3802	7621	966	665129	219240	398160	47729
b	10515	6360	3382	773	544778	328099	176221	40458
of which in cities with poviat rights ....a	10955	3278	6984	693	584053	188225	362992	32836
b	8572	4766	3055	751	446406	247204	159651	39551
outside urban areas ....a	341	72	42	227	22071	5149	3489	13433
b	259	163	65	31	14659	8804	4003	1852

TABLE 27. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010		Sales contracts				Usable floor space of residential premises			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		number				in m^2			
Świętokrzyskie									
Residential premises	a	1090	923	163	4	53931	46529	7154	248
	b	1358	1191	161	6	66025	58688	7046	291
located in urban areas	a	1051	885	162	4	51730	44353	7129	248
	b	1325	1169	150	6	64426	57611	6524	291
of which in cities with poviat rights	a	216	156	60	-	10121	7643	2478	-
	b	554	419	135	-	27841	21906	5935	-
outside urban areas	a	39	38	1	-	2201	2176	25	-
	b	33	22	11	-	1599	1077	522	-
Warmińsko-mazurskie									
Residential premises	a	3914	2526	1316	72	210263	133136	73613	3514
	b	5209	4068	1085	56	266458	210652	53191	2615
located in urban areas	a	3393	2148	1209	36	182738	113077	68053	1608
	b	4650	3619	1000	31	236288	186195	48725	1368
of which in cities with poviat rights	a	1400	1042	355	3	74771	57358	17232	181
	b	1562	1142	413	7	77748	57689	19731	328
outside urban areas	a	521	378	107	36	27525	20059	5560	1906
	b	559	449	85	25	30170	24457	4466	1247
Wielkopolskie									
Residential premises	a	2664	1922	717	25	144709	107304	36095	1310
	b	5369	4654	681	34	287388	251336	34219	1833
located in urban areas	a	2160	1543	604	13	116301	85918	29742	641
	b	4532	3883	619	30	238547	206363	30567	1617
of which in cities with poviat rights	a	991	833	155	3	53233	46220	6858	155
	b	2719	2189	510	20	142277	116305	24863	1109
outside urban areas	a	504	379	113	12	28408	21386	6353	669
	b	837	771	62	4	48841	44973	3652	216
Zachodniopomorskie									
Residential premises	a	4663	2723	1910	30	254196	153965	98431	1800
	b	4914	4230	650	34	262907	225941	35087	1879
located in urban areas	a	3838	2075	1744	19	206533	115173	90133	1227
	b	3830	3288	517	25	201646	173516	26799	1331
of which in cities with poviat rights	a	1319	353	965	1	68062	17690	50281	91
	b	1343	1335	6	2	71858	71276	490	92
outside urban areas	a	825	648	166	11	47663	38792	8298	573
	b	1084	942	133	9	61261	52425	8288	548

TABLE 28. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE**

SPECIFICATION a – 2007 b – 2010		Transaction value				Average price for 1 m2 of usable floor space of residential premise			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		in thous. PLN				in PLN			
Poland									
Residential premises	a	7329158	5272055	1901795	155308	2095	2776	1288	1269
	b	14463326	12505366	1570632	387328	3554	3899	2121	3171
located in urban areas	a	6984139	5008495	1850145	125499	2219	3003	1330	1418
	b	13581281	11703284	1513396	364601	3652	4004	2198	3385
of which in cities with poviat rights	a	4840462	3460751	1325862	53849	2677	3865	1513	1478
	b	9347664	8017261	1031737	298666	4198	4642	2446	3828
outside urban areas	a	345019	263561	51650	29808	987	1140	611	879
	b	882045	802082	57236	22727	2514	2822	1097	1574
Dolnośląskie									
Residential premises	a	412705	146388	255933	10384	1502	1642	1453	1084
	b	1022021	542313	300981	178727	2816	2945	2170	4455
located in urban areas	a	385658	129960	246984	8715	1595	1767	1531	1243
	b	977834	518530	286600	172704	2926	3041	2253	4732
of which in cities with poviat rights	a	139545	11179	125959	2406	2073	3651	1983	3192
	b	520125	248402	118980	152743	3912	3629	3266	5441
outside urban areas	a	27047	16428	8949	1670	819	1051	604	651
	b	44187	23783	14381	6023	1538	1746	1252	1665
Kujawsko-pomorskie									
Residential premises	a	320387	212761	105894	1732	1623	1991	1186	1387
	b	574573	544702	22893	6978	2805	2916	1491	2585
located in urban areas	a	294440	193419	99856	1165	1754	2251	1225	2556
	b	548094	520512	20871	6711	2888	2989	1586	2704
of which in cities with poviat rights	a	222512	148391	73292	830	2470	3198	1684	4301
	b	407888	394327	7901	5660	3146	3173	2272	2981
outside urban areas	a	25947	19342	6039	566	878	925	771	714
	b	26479	24190	2022	267	1755	1908	921	1230
Lubelskie									
Residential premises	a	314795	180090	134503	203	2660	2622	2722	748
	b	568513	548520	14029	5964	3440	3535	1965	2024
located in urban areas	a	303315	169513	133700	102	2813	2840	2781	1314
	b	552572	533733	13705	5134	3550	3637	2092	2179
of which in cities with poviat rights	a	262166	134124	128041	-	3169	3398	2960	-
	b	441570	436886	4684	-	3853	3870	2760	-
outside urban areas	a	11480	10577	803	100	1093	1178	602	519
	b	15941	14787	324	830	1660	1755	552	1407
Lubuskie									
Residential premises	a	505647	359280	105292	41076	1443	1792	878	1368
	b	502180	401031	96138	5011	2383	2554	1886	1837
located in urban areas	a	459500	325971	101200	32328	1514	1937	897	1449
	b	469966	372347	93471	4148	2463	2648	1952	1827
of which in cities with poviat rights	a	236378	195291	40644	444	2099	2422	1285	1168
	b	320355	258579	60533	1243	2840	2967	2418	2114
outside urban areas	a	46148	33309	4092	8747	984	1036	583	1132
	b	32214	28684	2667	863	1615	1748	865	1888

TABLE 28. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	Total	free market	sale without tender procedure	sale under tender procedure	Total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Łódzkie								
Residential premises.............a	397586	274641	120438	2507	2369	2738	1829	1524
b	532661	496922	34553	1186	3199	3328	2087	1853
located in urban								
areas ....a	391355	269793	119381	2181	2429	2815	1855	2295
b	528893	493654	34162	1077	3228	3350	2148	1832
of which in cities with								
poviat rights ....a	301195	204649	95357	1189	2920	3293	2352	2466
b	357806	335642	21632	532	3695	3821	2513	1430
outside urban areas ....a	6231	4848	1057	326	934	1082	707	469
b	3768	3268	391	109	1428	1690	600	2096
Małopolskie								
Residential premises.............a	199000	117381	80937	682	1886	1914	1840	3031
b	376608	332812	39600	4196	3594	3676	3010	3832
located in urban								
areas ....a	193384	112976	79785	623	1905	1930	1864	3542
b	324250	283321	37040	3889	3586	3653	3102	4173
of which in cities with								
poviat rights ....a	101439	44709	56107	623	2726	2337	3134	3542
b	136610	113722	20287	2601	3715	3786	3298	4469
outside urban areas ....a	5616	4405	1152	59	1395	1579	971	1196
b	52358	49491	2560	307	3646	3812	2104	1883
Mazowieckie								
Residential premises.............a	2088895	2026095	59025	3775	5807	6420	1426	1387
b	3959249	3919052	19167	21030	6424	6518	2082	3643
located in urban								
areas ....a	2066860	2012122	53025	1712	6072	6601	1533	1793
b	3839870	3801647	18001	20222	6511	6599	2166	3754
of which in cities with								
poviat rights ....a	1683325	1660829	22496	-	7383	7844	1383	-
b	3266730	3243234	8102	15394	7336	7390	2989	4117
outside urban areas ....a	22036	13973	6000	2063	1139	1299	880	1168
b	119379	117405	1166	808	4503	4653	1298	2099
Opolskie								
Residential premises.............a	150693	59557	83132	8004	1444	1535	1373	1594
b	510170	416279	66685	27206	2930	3119	2384	2141
located in urban								
areas ....a	131364	44917	80514	5933	1521	1685	1425	1861
b	470938	388610	62607	19721	2999	3179	2417	2217
of which in cities with								
poviat rights ....a	50455	1312	47334	1809	2290	1569	2298	2995
b	232202	208456	23256	490	3864	3936	3322	3500
outside urban areas ....a	19329	14640	2618	2071	1074	1205	652	1131
b	39232	27669	4078	7485	2293	2465	1966	1964

TABLE 28. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	Total	free market	sale without tender procedure	sale under tender procedure	Total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Podkarpackie								
Residential premises.............a	136927	113824	22429	673	1251	1398	826	737
b	191112	186179	2901	2032	2459	2602	568	1906
located in urban areas ....a	128059	106179	21466	415	1261	1396	858	949
b	176691	173008	1963	1720	2524	2625	584	2334
of which in cities with poviat rights ....a	95667	84204	11387	75	1219	1362	686	974
b	61496	60708	266	522	2620	2658	715	2031
outside urban areas ....a	8868	7646	963	258	1114	1430	452	541
b	14421	13171	938	312	1871	2339	536	948
Podlaskie								
Residential premises.............a	132581	121144	10672	766	2072	2396	851	866
b	364161	353952	9617	592	3605	3755	1487	2176
located in urban areas ....a	130111	119815	10047	249	2248	2520	996	953
b	361095	352259	8244	592	3683	3782	1773	2176
of which in cities with poviat rights ....a	106387	100867	5393	127	2543	2713	1194	868
b	300143	292843	6803	497	3930	3989	2480	2344
outside urban areas ....a	2471	1329	625	517	405	441	254	829
b	3066	1693	1373	-	1039	1493	755	-
Pomorskie								
Residential premises.............a	492893	178078	312462	2353	1668	1476	1807	1268
b	1681956	1250383	423710	7863	3794	4169	3021	2473
located in urban areas ....a	464087	155498	306495	2094	1814	1666	1901	1684
b	1538460	1114573	416988	6899	3908	4342	3094	3101
of which in cities with poviat rights ....a	320316	34771	284043	1502	2075	2181	2057	4150
b	973182	585356	383506	4320	4198	5139	3283	4000
outside urban areas ....a	28806	22580	5967	260	727	826	511	424
b	143496	135810	6722	964	2888	3141	1223	1010
Śląskie								
Residential premises.............a	825274	448024	300892	76358	1201	1997	749	1248
b	1269039	857680	298569	112790	2268	2546	1657	2666
located in urban areas ....a	808799	443865	300389	64545	1216	2025	754	1352
b	1248361	843490	294949	109922	2292	2571	1674	2717
of which in cities with poviat rights ....a	715549	389812	282854	42883	1225	2071	779	1306
b	1042747	651132	283477	108138	2336	2634	1776	2734
outside urban areas ....a	16475	4159	503	11813	746	808	144	879
b	20678	14190	3620	2868	1411	1612	904	1549

TABLE 28. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Świętokrzyskie								
Residential premises.............a	71352	63239	7836	276	1323	1359	1095	1115
b	191762	175121	16061	580	2904	2984	2279	1993
located in urban areas ....a	69855	61747	7832	276	1350	1392	1099	1115
b	189986	173656	15750	580	2949	3014	2414	1993
of which in cities with poviat rights ....a	21954	19081	2873	-	2169	2497	1159	-
b	103779	88886	14893	-	3728	4058	2509	-
outside urban areas ....a	1496	1492	4	-	680	686	168	-
b	1776	1465	311	-	1111	1360	596	-
Warmińsko-mazurskie								
Residential premises.............a	440113	324390	111830	3893	2093	2437	1519	1108
b	753415	625317	124437	3661	2828	2968	2339	1400
located in urban areas ....a	418412	306827	108479	3106	2290	2713	1594	1932
b	713722	589988	121145	2589	3021	3169	2486	1893
of which in cities with poviat rights ....a	233595	190538	41528	1529	3124	3322	2410	8450
b	305920	242342	62380	1198	3935	4201	3162	3652
outside urban areas ....a	21701	17563	3351	787	788	876	603	413
b	39693	35329	3292	1072	1316	1445	737	860
Wielkopolskie								
Residential premises.............a	307305	274782	31460	1063	2124	2561	872	811
b	981491	944781	30327		3415	3759	886	3482
located in urban areas ....a	284672	255556	28410	706	2448	2974	955	1101
b	853420	820933	26393		3578	3978	863	3769
of which in cities with poviat rights ....a	194002	187844	5920	239	3644	4064	863	1542
b	573590	553815	14844		4032	4762	597	4446
outside urban areas ....a	22633	19226	3050	357	797	899	480	534
b	128071	123848	3934		2622	2754	1077	1338
Zachodniopomorskie								
Residential premises.............a	533003	372381	159058	1563	2097	2419	1616	869
b	984415	910322	70964	3129	3744	4029	2023	1665
located in urban areas ....a	454268	300336	152583	1349	2199	2608	1693	1099
b	787129	723023	61507	2599	3904	4167	2295	1953
of which in cities with poviat rights ....a	155977	53150	102634	192	2292	3005	2041	2110
b	303521	302931	193	397	4224	4250	394	4315
outside urban areas ....a	78735	72045	6475	214	1652	1857	780	374
b	197286	187299	9457	530	3220	3573	1141	967

TABLE 29. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Total ....**a**	**2190**	**1330**	**855**	**5**	**118349**	**68672**	**49406**	**271**
b	**2941**	**2732**	**153**	**56**	**165272**	**155187**	**7139**	**2946**
located in urban areas ....a	1979	1147	830	2	107842	59693	48071	78
b	2758	2569	144	45	155668	146760	6552	2356
of which in cities with poviat rights ....a	1462	732	730	-	82734	39472	43262	-
b	1906	1868	38	-	114600	112903	1697	-
above 200 thous. inhabitants ....a	1202	583	619	-	69413	31504	37909	-
b	1600	1591	9	-	99252	98844	408	-
below 200 thous. inhabitants ....a	260	149	111	-	13321	7968	5353	-
b	306	277	29	-	15348	14059	1289	-
outside urban areas ....a	211	183	25	3	10507	8979	1335	193
b	183	163	9	11	9604	8427	587	590
with one room ....**a**	**40**	**28**	**12**	**-**	**1033**	**666**	**367**	**-**
b	**33**	**33**	**0**	**-**	**1007**	**1007**	**0**	**-**
located in urban areas ....a	32	21	11	-	880	531	349	-
b	25	25	-	-	769	769	-	-
of which in cities with poviat rights ....a	11	4	7	-	329	112	217	-
b	16	16	-	-	558	558	-	-
above 200 thous. inhabitants ....a	11	4	7	-	329	112	217	-
b	15	15	-	-	531	531	-	-
below 200 thous. inhabitants ....a	-	-	-	-	-	-	-	-
b	1	1	-	-	27	27	-	-
outside urban areas ....a	8	7	1	-	153	135	18	-
b	8	8	-	-	238	238	-	-
with two rooms...................**a**	**419**	**292**	**125**	**2**	**15069**	**10331**	**4673**	**65**
b	**480**	**430**	**35**	**15**	**16282**	**14677**	**1127**	**478**
located in urban areas ....a	361	239	121	1	13004	8412	4563	29
b	455	406	35	14	15434	13868	1127	439
of which in cities with poviat rights ....a	239	144	95	-	8688	4998	3690	-
b	264	256	8	-	9264	9012	252	-
above 200 thous. inhabitants ....a	193	119	74	-	7145	4151	2994	-
b	198	196	2	-	7081	7023	58	-
below 200 thous. inhabitants ....a	46	25	21	-	1543	847	696	-
b	66	60	6	-	2183	1989	194	-
outside urban areas ....a	58	53	4	1	2065	1919	110	36
b	25	24	-	1	848	809	-	39

TABLE 29. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
with three rooms ....a	**918**	**535**	**381**	**2**	**45394**	**26044**	**19215**	**135**
b	**1227**	**1139**	**70**	**18**	**59306**	**55298**	**3156**	**852**
located in urban areas ....a	835	466	368	1	41071	22539	18483	49
b	1149	1067	68	14	55457	51766	3048	643
of which in cities with poviat rights ....a	639	309	330	-	31642	15068	16574	-
b	780	757	23	-	38416	37408	1008	-
above 200 thous. inhabitants ....a	522	245	277	-	25791	11728	14063	-
b	647	643	4	-	32305	32143	162	-
below 200 thous. inhabitants ....a	117	64	53	-	5851	3340	2511	-
b	133	114	19	-	6111	5265	846	-
outside urban areas ....a	83	69	13	1	4323	3505	732	86
b	78	72	2	4	3849	3532	108	209
with four rooms and more .a	**780**	**447**	**332**	**1**	**54622**	**29797**	**24754**	**71**
b	**1188**	**1122**	**47**	**19**	**88037**	**83793**	**2811**	**1433**
located in urban areas ....a	718	393	325	-	50656	26377	24279	-
b	1120	1064	40	16	83547	80001	2332	1214
of which in cities with poviat rights ....a	552	257	295	-	40339	17871	22468	-
b	843	836	7	-	66181	65744	437	-
above 200 thous. inhabitants ....a	456	198	258	-	34500	14178	20322	-
b	737	734	3	-	59154	58966	188	-
below 200 thous. inhabitants ....a	96	59	37	-	5839	3693	2146	-
b	106	102	4	-	7027	6778	249	-
outside urban areas ....a	62	54	7	1	3966	3420	475	71
b	68	58	7	3	4490	3792	479	219
with unknown number of rooms ....a	**33**	**28**	**5**	**-**	**2231**	**1834**	**397**	**-**
b	**13**	**8**	**1**	**4**	**640**	**412**	**45**	**183**
located in urban areas ....a	33	28	5	-	2231	1834	397	-
b	9	7	1	1	461	356	45	60
of which in cities with poviat rights ....a	21	18	3	-	1736	1423	313	-
b	3	3	-	-	181	181	-	-
above 200 thous. inhabitants ....a	20	17	3	-	1648	1335	313	-
b	3	3	-	-	181	181	-	-
below 200 thous. inhabitants ....a	1	1	-	-	88	88	-	-
b	-	-	-	-	-	-	-	-
outside urban areas ....a	-	-	-	-	-	-	-	-
b	4	1	-	3	179	56	-	123

TABLE 30. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Total ....a	**314795**	**180090**	**134503**	**203**	**2660**	**2622**	**2722**	**748**
b	**568513**	**548520**	**14029**	**5964**	**3440**	**3535**	**1965**	**2024**
located in urban areas ....a	303315	169513	133700	102	2813	2840	2781	1314
b	552572	533733	13705	5134	3550	3637	2092	2179
of which in cities with poviat rights ....a	262166	134124	128041	-	3169	3398	2960	-
b	441570	436886	4684	-	3853	3870	2760	-
above 200 thous. inhabitants ....a	240062	118084	121978	-	3458	3748	3218	-
b	398572	396820	1752	-	4016	4015	4294	-
below 200 thous. inhabitants ....a	22104	16040	6064	-	1659	2013	1133	-
b	42998	40066	2932	-	2802	2850	2275	-
outside urban areas ....a	11480	10577	803	100	1093	1178	602	519
b	15941	14787	324	830	1660	1755	552	1407
with one room ....a	**2544**	**1497**	**1047**	**-**	**2462**	**2248**	**2852**	**-**
b	**3437**	**3437**	**0**	**-**	**3413**	**3413**	**-**	**-**
located in urban areas ....a	2388	1350	1038	-	2714	2542	2975	-
b	3229	3229	-	-	4199	4199	-	-
of which in cities with poviat rights ....a	1439	538	901	-	4373	4800	4153	-
b	2704	2704	-	-	4846	4846	-	-
above 200 thous. inhabitants ....a	1439	538	901	-	4373	4800	4153	-
b	2629	2629	-	-	4951	4951	-	-
below 200 thous. inhabitants ....a	-	-	-	-	-	-	-	-
b	75	75	-	-	2778	2778	-	-
outside urban areas ....a	156	147	9	-	1017	1089	477	-
b	208	208	-	-	874	874	-	-
with two rooms ....a	**37824**	**26049**	**11730**	**46**	**2510**	**2521**	**2510**	**703**
b	**56244**	**52769**	**2424**	**1051**	**3454**	**3595**	**2151**	**2199**
located in urban areas ....a	35126	23405	11691	30	2701	2782	2562	1051
b	54727	51266	2424	1037	3546	3697	2151	2362
of which in cities with poviat rights ....a	27926	17235	10691	-	3214	3448	2897	-
b	38585	37861	724	-	4165	4201	2873	-
above 200 thous. inhabitants ....a	25283	15419	9864	-	3539	3714	3295	-
b	32429	32149	280	-	4580	4578	4828	-
below 200 thous. inhabitants ....a	2643	1816	827	-	1713	2144	1188	-
b	6156	5712	444	-	2820	2872	2289	-
outside urban areas ....a	2698	2644	39	15	1306	1378	355	422
b	1517	1503	-	14	1789	1858	-	359

TABLE 30. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
with three rooms ....a	**115622**	**68115**	**47424**	**83**	**2547**	**2615**	**2468**	**618**
b	**223756**	**215104**	**6410**	**2242**	**3773**	**3890**	**2031**	**2631**
located in urban areas ....a	111409	64344	46993	72	2713	2855	2542	1469
b	217894	209588	6371	1935	3929	4049	2090	3009
of which in cities with poviat rights ....a	96360	51724	44636	-	3045	3433	2693	-
b	169788	166937	2851	-	4420	4463	2828	-
above 200 thous. in-habitants ....a	87523	45611	41912	-	3394	3889	2980	-
b	152656	151888	768	-	4725	4725	4741	-
below 200 thous. in-habitants ....a	8837	6113	2724	-	1510	1830	1085	-
b	17132	15049	2083	-	2803	2858	2462	-
outside urban areas ....a	4213	3770	431	11	975	1076	589	132
b	5862	5516	39	307	1523	1562	361	1469
with four rooms or more ....a	**151221**	**78110**	**73037**	**74**	**2768**	**2621**	**2951**	**1037**
b	**283580**	**276001**	**5191**	**2388**	**3221**	**3294**	**1847**	**1666**
located in urban areas ....a	146807	74095	72712	-	2898	2809	2995	-
b	275398	268470	4906	2022	3296	3356	2104	1666
of which in cities with poviat rights ....a	129527	58888	70639	-	3211	3295	3144	-
b	229792	228683	1109	-	3472	3478	2538	-
above 200 thous. in-habitants ....a	119123	50997	68126	-	3453	3597	3352	-
b	210157	209453	704	-	3553	3552	3745	-
below 200 thous. in-habitants ....a	10404	7891	2513	-	1782	2137	1171	-
b	19635	19230	405	-	2794	2837	1627	-
outside urban areas ....a	4414	4016	324	74	1113	1174	683	1037
b	8182	7531	285	366	1822	1986	595	1671
with unknown number of rooms ....a	**7585**	**6318**	**1267**	**-**	**3400**	**3445**	**3190**	**-**
b	**1496**	**1209**	**4**	**283**	**2338**	**2934**	**89**	**1546**
located in urban areas ....a	7585	6318	1267	-	3400	3445	3190	-
b	1324	1180	4	140	2872	3315	89	2333
of which in cities with poviat rights ....a	6914	5740	1174	-	3983	4034	3750	-
b	701	701	-	-	3873	3873	-	-
above 200 thous. in-habitants ....a	6694	5520	1174	-	4062	4135	3750	-
b	701	701	-	-	3873	3873	-	-
below 200 thous. in-habitants ....a	220	220	-	-	2500	2500	-	-
b	-	-	-	-	-	-	-	-
outside urban areas ....a	-	-	-	-	-	-	-	-
b	172	29	-	143	961	518	-	1163

TABLE 31. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – residential dwellings in total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms	Sales contracts				Usable floor of premises sold			
	total		free market		total		free market	
	2007	2010	2007	2010	2007	2010	2007	2010
	number				in m^2			
Total......................................**a**	2190	2941	1330	2732	118349	165272	68672	155187
b	40	33	28	33	1033	1007	666	1007
c	419	480	292	430	15069	16282	10331	14677
d	918	1227	535	1139	45394	59306	26044	55298
e	780	1188	447	1122	54622	88037	29797	83793
f	33	13	28	8	2231	640	1834	412
urban areas ....a	1459	1906	729	1868	82608	114600	39346	112903
b	11	16	4	16	329	558	112	558
c	237	264	142	256	8606	9264	4916	9012
d	638	780	308	757	31598	38416	15024	37408
e	552	843	257	836	40339	66181	17871	65744
f	21	3	18	3	1736	181	1423	181
rural areas ....a								
b	731	1035	601	864	35741	50672	29326	42284
c	29	17	24	17	704	449	554	449
d	182	216	150	174	6463	7018	5415	5665
e	280	447	227	382	13796	20890	11020	17890
f	228	345	190	286	14283	21856	11926	18049
	12	10	10	5	495	459	411	231
Bialski sub-region..................a								
b	181	155	160	151	9178	8089	8117	7710
c	0	2	0	2	0	64	0	64
d	26	26	23	25	864	829	767	799
e	84	69	75	68	4199	3243	3764	3192
f	67	58	60	56	3947	3953	3502	3655
Poviats:	4	0	2	-	168	-	84	-
bialski ....a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
c	-	-	-	-	-	-	-	-
d	-	-	-	-	-	-	-	-
e	-	-	-	-	-	-	-	-
f	-	-	-	-	-	-	-	-
parczewski ....a	2	1	2	1	67	32	67	32
b	-	-	-	-	-	-	-	-
c	1	1	1	1	31	32	31	32
d	1	-	1	-	36	-	36	-
e	-	-	-	-	-	-	-	-
f	-	-	-	-	-	-	-	-
radzyński ....a	3	-	3	-	149	-	149	-
b	-	-	-	-	-	-	-	-
c	1	-	1	-	27	-	27	-
d	1	-	1	-	48	-	48	-
e	1	-	1	-	74	-	74	-
f	-	-	-	-	-	-	-	-
włodawski...........................a	121	80	100	76	5952	4 193	4891	3 814
b	-	2	-	2	-	64	-	64
c	17	11	14	10	576	332	479	302
d	53	37	44	36	2440	1771	2005	1720
e	47	30	40	28	2768	2 026	2323	1728
f	4	-	2	-	168	-	84	-
City with poviat rights:								
Biała Podlaska ....a	55	74	55	74	3010	3 864	3010	3864
b	-	-	-	-	-	-	-	-
c	7	14	7	14	230	465	230	465
d	29	32	29	32	1675	1472	1675	1472
e	19	28	19	28	1105	1927	1105	1927
f	-	-	-	-	-	-	-	-

TABLE 31. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms		Sales contracts				Usable floor of premises sold			
		total		free market		total		free market	
		2007	2010	2007	2010	2007	2010	2007	2010
		number				in m^2			
Chełmsko-zamojski sub-region	a	443	477	279	435	22108	23721	14033	21709
	b	16	7	12	7	369	205	240	205
	c	99	104	65	96	3387	3453	2275	3185
	d	173	202	102	179	8611	9547	5047	8504
	e	154	164	99	153	9653	10516	6383	9815
	f	1	-	1	-	88	-	88	-
Poviats:									
biłgorajski	a	47	30	37	25	2418	1434	1804	1 128
	b	6	2	5	2	97	40	79	40
	c	6	7	5	6	194	229	168	194
	d	10	8	7	8	530	340	313	340
	e	25	13	20	9	1597	825	1244	554
	f	-	-	-	-	-	-	-	-
chełmski	a	2	6	1	4	87	357	34	273
	b	-	-	-	-	-	-	-	-
	c	1	1	1	-	34	39	34	-
	d	1	1	-	-	53	45	-	-
	e	-	4	-	4	-	273	-	273
	f	-	-	-	-	-	-	-	-
hrubieszowski	a	103	68	63	62	4800	3200	2840	2867
	b	6	1	3	1	204	24	93	24
	c	37	12	26	12	1299	395	941	395
	d	39	26	25	23	2064	1204	1281	1052
	e	21	29	9	26	1233	1577	525	1396
	f	-	-	-	-	-	-	-	-
krasnostawski	a	15	45	15	45	862	2290	862	2290
	b	-	2	-	2	-	40	-	40
	c	4	9	4	9	135	276	135	276
	d	4	18	4	18	201	931	201	931
	e	7	16	7	16	526	1043	526	1043
	f	-	-	-	-	-	-	-	-
tomaszowski	a	64	88	64	88	3342	4512	3342	4512
	b	1	1	1	1	17	74	17	74
	c	12	22	12	22	414	759	414	759
	d	31	43	31	43	1587	2159	1587	2159
	e	20	22	20	22	1324	1 520	1324	1520
	f	-	-	-	-	-	-	-	-
zamojski	a	8	8	6	8	322	444	227	444
	b	3	-	3	-	51	-	51	-
	c	1	1	-	1	32	37	-	37
	d	-	5	-	5	-	229	-	229
	e	4	2	3	2	239	178	176	178
	f	-	-	-	-	-	-	-	-
Cities with poviat rights:									
Chełm	a	28	49	8	43	1483	2 650	485	2 414
	b	-	-	-	-	-	-	-	-
	c	4	8	-	6	135	251	-	187
	d	15	18	7	14	811	868	420	696
	e	9	23	1	23	537	1 531	65	1 531
	f	-	-	-	-	-	-	-	-
Zamość	a	176	183	85	160	8794	8 834	4439	7 781
	b	-	1	-	1	-	27	-	27
	c	34	44	17	40	1144	1 467	583	1 337
	d	73	83	28	68	3365	3 771	1245	3 097
	e	68	55	39	51	4197	3 569	2523	3 320
	f	1	-	1	-	88	-	88	-

TABLE 31. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms	Sales contracts				Usable floor of premises sold			
	total		free market		total		free market	
	2007	2010	2007	2010	2007	2010	2007	2010
	number				in m^2			
Lubelski sub-region...............a	1332	1806	707	1793	75842	109673	37701	109056
b	18	19	11	19	531	611	314	611
c	242	231	165	228	9106	8214	6024	8131
d	563	744	284	738	27925	36835	13765	36575
e	489	807	230	803	36632	63714	16263	63440
f	20	5	17	5	1648	299	1335	299
Poviats:								
lubartowski ....a	36	61	30	59	1574	2 999	1342	2926
b	-	1	-	1	-	20	-	20
c	15	5	12	4	478	165	390	140
d	14	35	12	34	703	1 686	606	1638
e	7	19	6	19	393	1 072	346	1072
f	-	1	-	1	-	56	-	56
lubelski ....a	39	41	39	41	2076	2 042	2076	2042
b	-	2	-	2	-	40	-	40
c	17	8	17	8	824	276	824	276
d	14	17	14	17	682	758	682	758
e	8	14	8	14	570	968	570	968
f	-	-	-	-	-	-	-	-
łęczyński............................a	15	51	15	49	642	2 808	642	2672
b	2	1	2	1	35	20	35	20
c	6	8	6	8	192	289	192	289
d	3	19	3	18	146	910	146	860
e	4	23	4	22	269	1 589	269	1503
f	-	-	-	-	-	-	-	-
świdnicki ....a	42	53	42	53	2229	2 572	2229	2572
b	5	-	5	-	167	-	167	-
c	12	12	12	12	515	403	515	403
d	11	26	11	26	647	1176	647	1176
e	14	14	14	14	900	931	900	931
f	-	1	-	1	-	62	-	62
City with poviat rights:								
Lublin.................................a	1200	1600	581	1591	69321	99252	31412	98844
b	11	15	4	15	329	531	112	531
c	192	198	118	196	7097	7081	4103	7023
d	521	647	244	643	25747	32305	11684	32143
e	456	737	198	734	34500	59154	14178	58966
f	20	3	17	3	1648	181	1335	181
Puławski sub-region..............a	234	503	184	353	11221	23789	8821	16712
b	6	5	5	5	133	127	112	127
c	52	119	39	81	1712	3786	1265	2562
d	98	212	74	154	4659	9681	3468	7027
e	70	159	58	110	4390	9854	3649	6883
f	8	8	8	3	327	341	327	113

TABLE 31. **SALES CONTRACTS AND USABLE FLOOR SPACE OF RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms	Sales contracts				Usable floor of premises sold			
	total		free market		total		free market	
	2007	2010	2007	2010	2007	2010	2007	2010
	number				in m^2			
Puławski sub-region (cont.)								
Poviats:								
Poviats:								
janowski ....a	10	5	10	4	493	260	493	229
b	-	-	-	-	-	-	-	-
c	2	1	2	-	81	31	81	-
d	7	3	7	3	364	165	364	165
e	1	1	1	1	48	64	48	64
f	-	-	-	-	-	-	-	-
kraśnicki ....a	43	138	28	90	1987	6431	1318	4 177
b	4	1	3	1	93	20	72	20
c	12	35	6	23	408	1 132	197	745
d	12	63	8	42	613	2 933	415	1 980
e	10	36	6	21	650	2 233	411	1 319
f	5	3	5	3	223	113	223	113
łukowski.............................a	25	42	25	-	1221	1 872	1221	-
b	1	-	1	-	25	-	25	-
c	5	13	5	-	152	408	152	-
d	8	16	8	-	406	736	406	-
e	10	9	10	-	603	545	603	-
f	1	4	1	-	35	183	35	-
opolski ....a	59	88	24	59	2906	4073	1175	2 741
b	1	-	1	-	15	-	15	-
c	15	26	8	16	483	857	247	517
d	28	39	8	29	1403	1 836	410	1 373
e	15	23	7	14	1005	1 380	503	851
f	-	-	-	-	-	-	-	-
puławski ....a	53	110	53	110	2459	5146	2459	5 146
b	-	4	-	4	-	107	-	107
c	10	26	10	26	310	780	310	780
d	24	42	24	42	992	1 882	992	1 882
e	18	38	18	38	1127	2 377	1127	2 377
f	1	-	1	-	30	-	30	-
rycki...................................a	44	120	44	90	2155	6007	2155	4 419
b	-	-	-	-	-	-	-	-
c	8	18	8	16	278	578	278	520
d	19	49	19	38	881	2 129	881	1 627
e	16	52	16	36	957	3 255	957	2 272
f	1	1	1	-	39	45	39	-

TABLE 32. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms		Transaction value				Average price for 1 m2 of usable floor space of residential premise			
		total		free market		total		free market	
		2007	2010	2007	2010	2007	2010	2007	2010
		in thous. PLN				in PLN			
Total	**a**	**314795**	**568513**	**180090**	**548520**	**2660**	**3440**	**2622**	**3535**
	b	**2544**	**3437**	**1497**	**3437**	**2462**	**3413**	**2248**	**3413**
	c	**37824**	**56244**	**26049**	**52769**	**2510**	**3454**	**2521**	**3595**
	d	**115622**	**223756**	**68115**	**215104**	**2547**	**3773**	**2615**	**3890**
	e	**151221**	**283580**	**78110**	**276001**	**2768**	**3221**	**2621**	**3294**
	f	**7585**	**1496**	**6318**	**1209**	**3400**	**2338**	**3445**	**2934**
urban areas	a	262022	441570	133981	436886	3172	3853	3405	3870
	b	1439	2704	538	2704	4373	4846	4800	4846
	c	27844	38585	17153	37861	3235	4165	3489	4201
	d	96298	169788	51662	166937	3048	4420	3439	4463
	e	129527	229792	58888	228683	3211	3472	3295	3478
	f	6914	701	5740	701	3983	3873	4034	3873
rural areas	a	52773	126943	46109	111634	1477	2505	1572	2640
	b	1105	733	959	733	1570	1633	1732	1633
	c	9981	17659	8896	14908	1544	2516	1643	2632
	d	19323	53968	16453	48167	1401	2583	1493	2692
	e	21694	53788	19222	47318	1519	2461	1612	2622
	f	671	795	578	508	1355	1732	1407	2199
Bialski sub-region	a	13143	18693	11976	18236	1432	2311	1475	2365
	b	-	16	-	16	-	250		250
	c	1182	2330	1106	2236	1368	2811	1442	2798
	d	6017	7614	5506	7564	1433	2348	1463	2370
	e	5759	8733	5271	8420	1459	2209	1505	2304
	f	185	-	93	-	1103	-	1103	-
Poviats:									
bialski	a	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-
	c	-	-	-	-	-	-	-	-
	d	-	-	-	-	-	-	-	-
	e	-	-	-	-	-	-	-	-
	f	-	-	-	-	-	-	-	-
parczewski	a	49	110	49	110	724	3 438	724	3 438
	b	-	-	-	-	-	-	-	-
	c	34	110	34	110	1081	3 438	1081	3 438
	d	15	-	15	-	417	-	417	-
	e	-	-	-	-	-	-	-	-
	f	-	-	-	-	-	-	-	-
radzyński	a	258	-	258	-	1729	-	1729	-
	b	66	-	66	-	2457	-	2457	-
	c	85	-	85	-	1767	-	1767	-
	d	106	-	106	-	1438	-	1438	-
	e	-	-	-	-	-	-	-	-
	f								
włodawski	a	6427	7 783	5260	7 326	1080	1 856	1075	1 921
	b	-	16	-	16	-	250	-	250
	c	532	694	456	600	923	2 090	952	1 987
	d	2606	3 572	2095	3 522	1068	2 017	1045	2 048
	e	3103	3 501	2616	3 188	1121	1 728	1126	1 845
	f	185	-	93	-	1103	-	1103	-
City with poviat rights:									
Biała Podlaska	a	6410	10800	6410	10800	2130	2 795	2130	2795
	b	-	-	-	-	-	-	-	-
	c	551	1526	551	1526	2393	3 282	2393	3282
	d	3311	4042	3311	4042	1977	2 746	1977	2746
	e	2549	5232	2549	5232	2307	2 715	2307	2715
	f	-	-	-	-	-	-	-	-

TABLE 32. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	total		free market		total		free market	
	2007	2010	2007	2010	2007	2010	2007	2010
	in thous. PLN				in PLN			
Chełmsko-zamojski sub-region ....a	28497	61588	20029	57555	1289	2596	1427	2651
b	376	309	251	309	1020	1507	1044	1507
c	4288	9160	3092	8572	1266	2653	1359	2691
d	9452	25358	5926	23116	1098	2656	1174	2718
e	14161	26761	10540	25558	1467	2545	1651	2604
f	220	-	220	-	2500	-	2500	-
Poviats:								
biłgorajski ....a	4051	3910	3518	3132	1675	2727	1950	2777
b	31	40	23	40	322	1000	287	1000
c	406	812	362	672	2091	3546	2153	3464
d	864	1112	666	1112	1631	3271	2127	3271
e	2750	1946	2468	1308	1722	2359	1984	2361
f	-	-	-	-	-	-	-	-
chełmski ....a	42	431	33	405	486	1207	971	1484
b	-	-	-	-	-	-	-	-
c	33	4	33	-	971	103	971	-
d	9	22	-	0	175	489	-	-
e	-	405	-	405	-	1484	-	1484
f	-	-	-	-	-	-	-	-
hrubieszowski.....................a	4899	5962	3077	5665	1021	1863	1083	1976
b	294	48	177	48	1441	2000	1903	2000
c	1322	841	1011	841	1017	2129	1074	2129
d	1708	1699	1114	1562	828	1411	870	1485
e	1575	3374	775	3214	1277	2140	1476	2302
f	-	-	-	-	-	-	-	-
krasnostawski ....a	984	5811	984	5811	1142	2538	1142	2538
b	-	93	-	93	-	2325	-	2325
c	244	707	244	707	1807	2562	1807	2562
d	305	2671	305	2671	1515	2869	1515	2869
e	436	2340	436	2340	829	2244	829	2244
f	-	-	-	-	-	-	-	-
tomaszowski ....a	2636	12688	2636	12688	789	2812	789	2812
b	20	53	20	53	1176	716	1176	716
c	210	2141	210	2141	507	2821	507	2821
d	1040	6396	1040	6396	655	2962	655	2962
e	1366	4098	1366	4098	1032	2696	1032	2696
f	-	-	-	-	-	-	-	-
zamojski ....a	224	588	183	588	696	1324	808	1324
b	31	-	31	-	608	-	608	-
c	14	25	-	25	432	676	-	676
d	-	368	-	368	-	1607	-	1607
e	179	195	152	195	751	1096	866	1096
f	-	-	-	-	-	-	-	-
Cities with poviat rights:								
Chełm ....a	1175	7825	395	7508	792	2953	815	3110
b	-	-	-	-	-	-	-	-
c	94	614	-	538	698	2446	-	2877
d	619	2412	339	2171	763	2779	806	3119
e	462	4799	57	4799	860	3135	871	3135
f	-	-	-	-	-	-	-	-
Zamość...............................a	14485	24373	9202	21758	1647	2759	2073	2796
b	-	75	-	75	-	2778	-	2778
c	1965	4016	1233	3648	1718	2738	2114	2728
d	4907	10678	2464	8836	1458	2832	1979	2853
e	7393	9604	5286	9199	1762	2691	2095	2771
f	220	-	220	-	2500	-	2500	-

TABLE 32. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms	Transaction value				Average price for 1 m2 of usable floor space of residential premise			
	total		free market		total		free market	
	2007	2010	2007	2010	2007	2010	2007	2010
	in thous. PLN				in PLN			
Lubelski sub-region...............a	254169	430778	131762	428727	3351	3928	3495	3931
b	1926	2728	1025	2728	3627	4465	3263	4465
c	29547	35774	19522	35471	3245	4355	3241	4362
d	92492	166327	50392	165421	3312	4515	3661	4523
e	123510	225009	55304	224167	3372	3532	3401	3534
f	6694	940	5520	940	4062	3144	4135	3144
Poviats:								
lubartowski ....a	3090	7611	2662	7526	1963	2538	1983	2572
b	-	50	-	50	-	2500	-	2500
c	991	358	830	335	2074	2170	2128	2393
d	1495	4100	1308	4038	2127	2432	2158	2465
e	604	3074	524	3074	1536	2868	1513	2868
f	-	29	-	29	-	518	-	518
lubelski ....a	5122	7541	5122	7541	2467	3693	2467	3693
b	-	35	-	35	-	875	-	875
c	1892	954	1892	954	2297	3457	2297	3457
d	1686	2816	1686	2816	2472	3715	2472	3715
e	1544	3736	1544	3736	2709	3860	2709	3860
f	-	-	-	-	-	-	-	-
łęczyński............................a	890	7512	890	7298	1386	2675	1386	2731
b	41	14	41	14	1157	700	1157	700
c	204	569	204	569	1060	1969	1060	1969
d	186	2301	186	2225	1274	2529	1274	2587
e	460	4628	460	4490	1708	2913	1708	2987
f	-	-	-	-	-	-	-	-
świdnicki ....a	5115	9542	5115	9542	2295	3710	2295	3710
b	447	-	447	-	2674	-	2674	-
c	1226	1464	1226	1464	2381	3633	2381	3633
d	1663	4454	1663	4454	2570	3787	2570	3787
e	1780	3414	1780	3414	1978	3667	1978	3667
f	-	210	-	210	-	3387	-	3387
City with poviat rights:								
Lublin..................................a	239951	398572	117973	396820	3461	4016	3756	4015
b	1439	2629	538	2629	4373	4951	4800	4951
c	25234	32429	15370	32149	3556	4580	3746	4578
d	87462	152656	45549	151888	3397	4725	3898	4725
e	119123	210157	50997	209453	3453	3553	3597	3552
f	6694	701	5520	701	4062	3873	4135	3873
Puławski sub-region..............a	18986	57454	16323	44002	1692	2415	1850	2633
b	242	384	222	384	1817	3024	1980	3024
c	2808	8980	2329	6490	1640	2372	1841	2533
d	7661	24457	6291	19003	1644	2526	1814	2704
e	7790	23077	6995	17856	1775	2342	1917	2594
f	486	556	486	269	1485	1630	1485	2381

TABLE 32. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF USABLE FLOOR SPACE OF RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – residential dwellings total b – with one room c – with two rooms d – with three rooms e – with four rooms and more f – with unspecified number of rooms		Transaction value				Average price for 1 m2 of usable floor space of residential premise			
		total		free market		total		free market	
		2007	2010	2007	2010	2007	2010	2007	2010
		in thous. PLN				in PLN			
Puławski sub-region (cont.)									
Poviats:									
janowski	a	508	516	508	443	1031	1985	1031	1934
	b	-	-	-	-	-	-	-	-
	c	100	73	100	-	1235	2355	1235	-
	d	336	417	336	417	924	2527	924	2527
	e	72	26	72	26	1500	406	1500	406
	f	-	-	-	-	-	-	-	-
kraśnicki	a	2492	16028	1998	11027	1254	2492	1516	2640
	b	130	40	110	40	1395	2000	1524	2000
	c	409	2721	259	1856	1002	2404	1315	2491
	d	771	7360	610	5248	1258	2509	1469	2651
	e	789	5638	626	3614	1213	2525	1522	2740
	f	395	269	395	269	1769	2381	1769	2381
łukowski	a	2330	4733	2330	-	1908	2528	1908	-
	b	70	-	70	-	2800	-	2800	-
	c	367	719	367	-	2414	1762	2414	-
	d	666	2061	666	-	1640	2800	1640	-
	e	1197	1670	1197	-	1985	3064	1985	-
	f	30	283	30	-	857	1546	857	-
opolski	a	4209	9312	2040	6507	1449	2286	1736	2374
	b	42	-	42	-	2800	-	2800	-
	c	706	1913	377	1179	1462	2232	1527	2280
	d	1789	4454	580	3335	1275	2426	1414	2429
	e	1673	2945	1041	1993	1665	2134	2070	2342
	f	-	-	-	-	-	-	-	-
puławski	a	6758	18632	6758	18632	2748	3621	2748	3621
	b	-	344	-	344	-	3215	-	3215
	c	925	2612	925	2612	2982	3349	2982	3349
	d	2868	7108	2868	7108	2891	3777	2891	3777
	e	2941	8568	2941	8568	2610	3605	2610	3605
	f	25	-	25	-	833	-	833	-
rycki	a	2688	8233	2688	7393	1247	1371	1247	1673
	b	-	-	-	-	-	-	-	-
	c	302	942	302	843	1085	1630	1085	1621
	d	1231	3057	1231	2895	1397	1436	1397	1779
	e	1119	4230	1119	3655	1169	1300	1169	1609
	f	36	4	36	-	923	89	923	-

TABLE 33. **SALES CONTRACTS AND USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISES SOLD**

SPECIFICATION a – 2007 b – 2010		Sales contracts				Usable floor space of non-residential premises			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		number				in m^2			
Poland									
Residential dwellings	a	6485	4406	1585	494	385411	253074	104504	27833
	b	5412	4653	403	356	329289	285532	22548	21209
located in urban areas	a	6057	4135	1533	389	364811	241839	100794	22178
	b	5149	4446	376	327	302108	262620	20546	18942
of which in cities with poviat rights	a	3787	2695	896	196	264023	178491	74816	10716
	b	3206	2803	171	232	198145	176849	8886	12410
outside urban areas	a	428	271	52	105	20600	11235	3710	5655
	b	263	207	27	29	27181	22912	2002	2267
Dolnośląskie									
Residential dwellings	a	342	120	179	43	18842	5949	9568	3325
	b	339	120	73	146	18916	8851	4322	5743
located in urban areas	a	313	109	171	33	16565	4839	8829	2897
	b	325	112	69	144	17573	8046	3911	5616
of which in cities with poviat rights	a	91	30	47	14	4357	551	2512	1294
	b	149	19	16	114	5858	1053	925	3880
outside urban areas	a	29	11	8	10	2277	1110	739	428
	b	14	8	4	2	1343	805	411	127
Kujawsko-pomorskie									
Residential dwellings	a	250	145	99	6	6882	4661	1878	343
	b	165	149	6	10	5647	5139	322	186
located in urban areas	a	229	135	94	-	5567	3939	1628	-
	b	154	139	5	10	5198	4719	293	186
of which in cities with poviat rights	a	129	126	3	-	3905	3692	213	-
	b	94	83	1	10	3356	3121	49	186
outside urban areas	a	21	10	5	6	1315	722	250	343
	b	11	10	1	-	449	420	29	-
Lubelskie									
Residential dwellings	a	569	244	322	3	66684	22886	42676	1122
	b	564	551	12	1	23015	22019	396	600
located in urban areas	a	560	238	320	2	65904	22471	42486	947
	b	550	540	10	-	21717	21502	215	-
of which in cities with poviat rights	a	484	166	317	1	63667	20373	42375	919
	b	467	459	8	-	19064	18928	136	-
outside urban areas	a	9	6	2	1	780	415	190	175
	b	14	11	2	1	1298	517	181	600
Lubuskie									
Residential dwellings	a	1147	838	127	182	42698	29477	5903	7318
	b	431	376	44	11	17463	15125	1862	476
located in urban areas	a	925	683	119	123	33854	23834	5277	4743
	b	392	347	38	7	16334	14382	1706	246
of which in cities with poviat rights	a	292	268	22	2	11189	9459	1500	230
	b	263	258	5	-	11272	10802	470	-
outside urban areas	a	222	155	8	59	8844	5643	626	2575
	b	39	29	6	4	1129	743	156	230

TABLE 33. **SALES CONTRACTS AND USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010		Sales contracts				Usable floor space of non-residential premises			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		number				in m^2			
Łódzkie									
Residential dwellings	a	128	117	6	5	3673	2856	198	619
	b	122	115	4	3	6769	6044	342	383
located in urban areas	a	124	113	6	5	3584	2767	198	619
	b	121	115	4	2	6730	6044	342	344
of which in cities with poviat rights	a	38	33	3	2	1678	1068	150	460
	b	99	94	4	1	5154	4740	342	72
outside urban areas	a	4	4	-	-	89	89	-	-
	b	1	-	-	1	39	-	-	39
Małopolskie									
Residential dwellings	a	140	54	67	19	9884	3041	6167	676
	b	72	59	13	-	3720	2925	795	-
located in urban areas	a	139	54	67	18	9838	3041	6167	630
	b	65	54	11	-	3174	2493	681	-
of which in cities with poviat rights	a	104	30	59	15	8534	2307	5844	383
	b	47	40	7	-	1970	1604	366	-
outside urban areas	a	1	-	-	1	46	-	-	46
	b	7	5	2	-	546	432	114	-
Mazowieckie									
Residential dwellings	a	361	327	24	10	24311	21643	1429	1239
	b	490	474	11	5	54680	52480	1863	337
located in urban areas	a	355	323	22	10	24007	21376	1392	1239
	b	467	453	10	4	50464	48912	1263	289
of which in cities with poviat rights	a	278	272	1	5	18632	18026	94	512
	b	326	324	1	1	31560	31377	55	128
outside urban areas	a	6	4	2	0	304	267	37	0
	b	23	21	1	1	4216	3568	600	48
Opolskie									
Residential dwellings	a	207	93	98	16	11540	4920	5735	885
	b	213	170	24	19	6661	4064	1351	1246
located in urban areas	a	180	79	90	11	10493	4521	5450	522
	b	199	162	22	15	6124	3777	1237	1110
of which in cities with poviat rights	a	46	2	41	3	1968	32	1881	55
	b	89	80	8	1	1831	1661	151	19
outside urban areas	a	27	14	8	5	1047	399	285	363
	b	14	8	2	4	537	287	114	136

TABLE 33. **SALES CONTRACTS AND USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of non-residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Podkarpackie								
Residential dwellings ....a	223	197	17	9	13258	10556	1974	728
b	129	117	5	7	9896	8458	727	711
located in urban areas ....a	221	195	17	9	13221	10519	1974	728
b	113	103	4	6	9147	7818	677	652
of which in cities with poviat rights ....a	162	154	8	-	10699	9282	1417	-
b	31	28	1	2	3255	2667	233	355
outside urban areas ....a	2	2	-	-	37	37	-	-
b	16	14	1	1	749	640	50	59
Podlaskie								
Residential dwellings ....a	46	39	4	3	2726	1268	566	892
b	335	329	5	1	21152	20951	127	74
located in urban areas ....a	42	38	3	1	1433	1202	154	77
b	335	329	5	1	21152	20951	127	74
of which in cities with poviat rights ....a	10	10	-	-	386	386	-	-
b	308	303	4	1	19822	19684	64	74
outside urban areas ....a	4	1	1	2	1293	66	412	815
b	-	-	-	-	-	-	-	-
Pomorskie								
Residential dwellings ....a	571	309	248	14	24482	13802	10289	391
b	617	565	32	20	48959	45471	1683	1805
located in urban areas ....a	546	299	245	2	23757	13536	10183	38
b	565	521	31	13	39118	36348	1601	1169
of which in cities with poviat rights ....a	452	217	233	2	15545	5809	9698	38
b	198	176	18	4	19847	19281	306	260
outside urban areas ....a	25	10	3	12	725	266	106	353
b	52	44	1	7	9841	9123	82	636
Śląskie								
Residential dwellings ....a	1278	974	144	160	66959	53183	6892	6884
b	896	711	86	99	54617	43198	4352	7067
located in urban areas ....a	1272	971	144	157	66708	53035	6892	6781
b	889	708	84	97	54450	43152	4263	7035
of which in cities with poviat rights ....a	1152	884	122	146	62562	50223	6207	6132
b	780	606	79	95	49209	38747	3537	6925
outside urban areas ....a	6	3	-	3	251	148	-	103
b	7	3	2	2	167	46	89	32

TABLE 33. **SALES CONTRACTS AND USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISES SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of non-residential premises			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Świętokrzyskie								
Residential dwellings ....a	20	19	1	-	3944	3871	73	-
b	106	84	21	1	6803	4393	2326	84
located in urban areas ....a	20	19	1	-	3944	3871	73	-
b	106	84	21	1	6803	4393	2326	84
of which in cities with poviat rights ....a	5	5	-	-	997	997	-	-
b	58	42	16	-	4994	2969	2025	-
outside urban areas ....a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
Warmińsko-mazurskie								
Residential dwellings ....a	476	328	144	4	51806	45105	5787	914
b	507	440	47	20	23977	20808	1504	1665
located in urban areas ....a	468	326	139	3	51041	45059	5127	855
b	483	423	45	15	22530	19747	1438	1345
of which in cities with poviat rights ....a	254	246	7	1	42468	40954	1437	77
b	99	94	3	2	5567	4888	227	452
outside urban areas ....a	8	2	5	1	765	46	660	59
b	24	17	2	5	1447	1061	66	320
Wielkopolskie								
Residential dwellings ....a	235	196	34	5	12072	10861	935	276
b	198	193	4	1	15149	14956	134	59
located in urban areas ....a	221	189	29	3	11342	10429	760	153
b	185	181	3	1	14687	14507	121	59
of which in cities with poviat rights ....a	148	147	1	-	8217	8200	17	-
b	124	123	-	1	12349	12290	-	59
outside urban areas ....a	14	7	5	2	730	432	175	123
b	13	12	1	-	462	449	13	-
Zachodniopomorskie								
Residential dwellings ....a	492	406	71	15	25650	18995	4434	2221
b	228	200	16	12	11865	10650	442	773
located in urban areas ....a	442	364	66	12	23553	17400	4204	1949
b	200	175	14	11	6907	5829	345	733
of which in cities with poviat rights ....a	142	105	32	5	9219	7132	1471	616
b	74	74	-	-	3037	3037	-	-
outside urban areas ....a	50	42	5	3	2097	1595	230	272
b	28	25	2	1	4958	4821	97	40

TABLE 34. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISE**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of non-residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Poland								
Residential dwellings ....a	692734	519353	130618	42763	1797	2052	1250	1536
b	562486	487141	40141	35204	1708	1706	1780	1660
located in urban areas ....a	680937	512289	128793	39855	1867	2118	1278	1797
b	540920	468554	38785	33581	1790	1784	1888	1773
of which in cities with poviat rights ....a	544554	426294	94579	23682	2063	2388	1264	2210
b	336575	293107	19817	23651	1699	1657	2230	1906
outside urban areas ....a	11797	7064	1825	2908	573	629	492	514
b	21566	18587	1356	1623	793	811	677	716
Dolnośląskie								
Residential dwellings ....a	29333	9185	14516	5631	1557	1544	1517	1694
b	41184	18191	8373	14620	2177	2055	1937	2546
located in urban areas ....a	28162	8645	14178	5338	1700	1787	1606	1843
b	39585	17030	8239	14316	2253	2117	2107	2549
of which in cities with poviat rights ....a	11712	953	6939	3820	2688	1730	2762	2952
b	16277	3306	2150	10821	2779	3140	2324	2789
outside urban areas ....a	1171	540	338	293	514	486	458	685
b	1599	1161	134	304	1191	1442	326	2394
Kujawsko-pomorskie								
Residential dwellings ....a	10233	7905	2267	61	1487	1696	1207	178
b	12628	11952	332	344	2236	2326	1031	1849
located in urban areas ....a	9148	7301	1846	-	1643	1854	1134	-
b	12218	11562	312	344	2351	2450	1065	1849
of which in cities with poviat rights ....a	7565	7058	506	-	1937	1912	2376	-
b	8292	7834	114	344	2471	2510	2327	1849
outside urban areas ....a	1085	603	421	61	825	836	1683	178
b	410	390	20	-	913	929	690	-
Lubelskie								
Residential dwellings ....a	69264	45516	16318	7430	1039	1989	382	6622
b	30500	29769	651	80	1325	1352	1644	133
located in urban areas ....a	68825	45321	16232	7273	1044	2017	382	7680
b	29983	29499	484	-	1381	1372	2251	-
of which in cities with poviat rights ....a	67118	44087	15866	7165	1054	2164	374	7797
b	24312	24092	220	-	1275	1273	1618	-
outside urban areas ....a	439	195	86	157	562	471	453	899
b	517	270	167	80	398	522	923	133
Lubuskie								
Residential dwellings ....a	49277	33674	5910	9693	1154	1142	1001	1325
b	26003	23081	2240	682	1489	1526	1203	1433
located in urban areas ....a	44499	30520	5691	8287	1314	1281	1079	1747
b	24836	22304	2176	356	1521	1551	1275	1447
of which in cities with poviat rights ....a	14226	11682	2246	298	1271	1235	1497	1296
b	18162	17937	225	-	1611	1661	479	-
outside urban areas ....a	4778	3154	219	1406	540	559	349	546
b	1167	777	64	326	1034	1046	410	1417

TABLE 34. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of non-residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Łódzkie								
Residential dwellings ....a	5188	2805	392	1990	1412	982	1979	3215
b	12538	11723	618	197	1852	1940	1807	514
located in urban areas ....a	5151	2768	392	1990	1437	1001	1979	3215
b	12508	11723	618	167	1859	1940	1807	485
of which in cities with poviat rights ....a	3125	1067	368	1690	1862	999	2453	3674
b	10217	9467	618	132	1982	1997	1807	1833
outside urban areas ....a	37	37	-	-	414	414	-	-
b	30	-	-	30	769	-	-	769
Małopolskie								
Residential dwellings ....a	25656	5109	19215	1332	2596	1680	3116	1971
b	11505	7113	4392	-	3093	2432	5525	-
located in urban areas ....a	25633	5109	19215	1309	2606	1680	3116	2078
b	10522	6308	4214	-	3315	2530	6188	-
of which in cities with poviat rights ....a	22914	3740	18654	520	2685	1621	3192	1358
b	7680	4483	3197	-	3898	2795	8735	-
outside urban areas ....a	23	-	-	23	506	-	-	506
b	983	805	178	-	1800	1863	1561	-
Mazowieckie								
Residential dwellings ....a	114852	109206	3160	2486	4724	5046	2211	2006
b	86552	84630	1438	484	1583	1613	772	1436
located in urban areas ....a	114530	108935	3109	2486	4771	5096	2234	2006
b	84844	83207	1176	461	1681	1701	931	1595
of which in cities with poviat rights ....a	102350	100472	190	1688	5493	5574	2027	3297
b	59604	59314	277	13	1889	1890	5036	102
outside urban areas ....a	322	272	51	-	1060	1017	1367	-
b	1708	1423	262	23	405	399	437	479
Opolskie								
Residential dwellings ....a	16089	5937	9000	1152	1394	1207	1569	1302
b	11038	6798	2110	2130	1657	1673	1562	1709
located in urban areas ....a	15088	5579	8790	719	1438	1234	1613	1377
b	10468	6600	1803	2065	1709	1747	1458	1860
of which in cities with poviat rights ....a	5457	14	5383	59	2773	449	2862	1073
b	3556	3363	184	9	1942	2025	1219	474
outside urban areas ....a	1001	357	210	433	956	896	737	1194
b	570	198	307	65	1061	690	2693	478

TABLE 34. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of non-residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Podkarpackie								
Residential dwellings ....a	17429	10825	5740	863	1315	1025	2908	1186
b	10802	9211	683	908	1092	1089	939	1277
located in urban areas ....a	17426	10823	5740	863	1318	1029	2908	1186
b	10468	8942	648	878	1144	1144	957	1347
of which in cities with poviat rights ....a	14926	9883	5043	-	1395	1065	3559	-
b	3470	2882	175	413	1066	1081	751	1163
outside urban areas ....a	3	3	-	-	68	68	-	-
b	334	269	35	30	446	420	700	508
Podlaskie								
Residential dwellings ....a	3159	2690	210	259	1159	2122	371	290
b	36231	35993	154	84	1713	1718	1213	1135
located in urban areas ....a	2876	2689	160	28	2007	2237	1039	359
b	36231	35993	154	84	1713	1718	1213	1135
of which in cities with poviat rights ....a	1413	1413	-	-	3660	3660	-	-
b	34165	33967	114	84	1724	1726	1781	1135
outside urban areas ....a	283	2	50	231	218	26	121	284
b	-	-	-	-	-	-	-	-
Pomorskie								
Residential dwellings ....a	39122	12646	26070	406	1598	916	2534	1039
b	85272	80442	3096	1734	1742	1769	1840	961
located in urban areas ....a	38926	12568	26004	354	1639	929	2554	9310
b	76406	72097	3033	1276	1953	1984	1894	1092
of which in cities with poviat rights ....a	33327	7405	25568	354	2144	1275	2636	9310
b	26952	25730	448	774	1358	1334	1464	2977
outside urban areas ....a	196	78	66	53	271	293	621	149
b	8866	8345	63	458	901	915	768	720
Śląskie								
Residential dwellings ....a	159479	141634	10012	7834	2382	2663	1453	1138
b	71219	54033	7582	9604	1304	1251	1742	1359
located in urban areas ....a	159349	141575	10012	7763	2389	2669	1453	1145
b	71114	54002	7530	9582	1306	1251	1766	1362
of which in cities with poviat rights ....a	154889	138577	9139	7174	2476	2759	1472	1170
b	62238	46197	6617	9424	1265	1192	1871	1361
outside urban areas ....a	130	59	-	71	519	397	-	693
b	105	31	52	22	629	674	584	688

TABLE 34. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISE (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of non-residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Świętokrzyskie								
Residential dwellings ....a	1251	1131	120	-	317	292	1644	-
b	19273	13148	5815	310	2833	2993	2500	3690
located in urban areas ....a	1251	1131	120	-	317	292	1644	-
b	19273	13148	5815	310	2833	2993	2500	3690
of which in cities with poviat rights ....a	763	763	-	-	766	766	-	-
b	15307	10186	5121	-	3065	3431	2529	-
outside urban areas ....a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
Warmińsko-mazurskie								
Residential dwellings ....a	71420	63346	7458	616	1379	1404	1289	674
b	60358	54968	2035	3355	2517	2642	1353	2015
located in urban areas ....a	71076	63316	7210	550	1393	1405	1406	643
b	59688	54565	2002	3121	2649	2763	1392	2320
of which in cities with poviat rights ....a	55576	54371	828	378	1309	1328	576	4909
b	14948	13000	357	1591	2685	2660	1573	3520
outside urban areas ....a	344	30	248	66	450	651	376	1112
b	670	403	33	234	463	380	500	731
Wielkopolskie								
Residential dwellings ....a	27860	26359	1161	340	2308	2427	1242	1233
b	30295	29979	270	46	2000	2004	2015	780
located in urban areas ....a	27656	26216	1126	314	2438	2514	1482	2053
b	29653	29363	244	46	2019	2024	2017	780
of which in cities with poviat rights ....a	23457	23432	25	-	2855	2858	1471	-
b	24951	24905	-	46	2020	2026	-	780
outside urban areas ....a	204	143	35	26	280	332	198	213
b	642	616	26	-	1390	1372	2000	-
Zachodniopomorskie								
Residential dwellings ....a	53123	41385	9069	2669	2071	2179	2045	1202
b	17088	16110	352	626	1440	1513	796	810
located in urban areas ....a	51342	39793	8967	2581	2180	2287	2133	1324
b	13123	12211	337	575	1900	2095	977	784
of which in cities with poviat rights ....a	25735	21377	3823	536	2792	2997	2599	869
b	6444	6444	-	-	2122	2122	-	-
outside urban areas ....a	1781	1591	102	87	849	998	444	321
b	3965	3899	15	51	800	809	155	1275

TABLE 35. **TRANSACTION VALUE AND USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISES SOLD IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of non-residential premises sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Non-residential premises ......a	569	244	322	3	66684	22886	42676	1122
b	564	551	12	1	23015	22019	396	600
located in urban areas ....a	560	238	320	2	65904	22471	42486	947
b	550	540	10	-	21717	21502	215	-
of which in cities with poviat rights ....a	484	166	317	1	63667	20373	42375	919
b	467	459	8	-	19064	18928	136	-
above 200 thous. in-habitants...................a	468	152	315	1	63209	19948	42342	919
b	442	434	8	-	17815	17679	136	-
below 200 thous. in-habitants...................a	16	14	2	-	458	425	33	-
b	25	25	-	-	1249	1249	-	-
outside urban areas ....a	9	6	2	1	780	415	190	175
b	14	11	2	1	1298	517	181	600

TABLE 36. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF USABLE FLOOR SPACE OF NON-RESIDENTIAL PREMISE IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of usable floor space of non-residential premise			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Non-residential premises ......a	69264	45516	16318	7430	1039	1989	382	6622
b	30500	29769	651	80	1325	1352	1644	133
located in urban areas ....a	68825	45321	16232	7273	1044	2017	382	7680
b	29983	29499	484	-	1381	1372	2251	-
of which in cities with poviat rights ....a	67118	44087	15866	7165	1054	2164	374	7797
b	24312	24092	220	-	1275	1273	1618	-
above 200 thous. in-habitants...................a	66466	43451	15849	7165	1052	2178	374	7797
b	20969	20749	220	-	1177	1174	1618	-
below 200 thous. in-habitants...................a	652	635	17	-	1424	1495	508	-
b	3343	3343	-	-	2677	2677	-	-
outside urban areas ....a	439	195	86	157	562	471	453	899
b	517	270	167	80	398	522	923	133

TABLE 37. **TRANSACTIONS INVOLVING NON-RESIDENTIAL PREMISES IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – 2007 b – 2010	Sales contracts		Usable floor space of non-residential premises sold		Transaction value		Average price for 1 m2 of usable floor space of non-residential premise	
	total	of which free market	total	of which free market	total	of which free market	total	of which free market
	number		in m^2		in thous. PLN		in PLN	
Total ......a	**569**	**244**	**66684**	**22886**	**69264**	**45516**	**1039**	**1989**
b	**564**	**551**	**23015**	**22019**	**30500**	**29769**	**1325**	**1352**
Bialski sub-region......a	18	18	521	521	221	221	425	425
b	13	13	768	768	1910	1910	2487	2487
Poviats:								
bialski ......a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
parczewski ......a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
radzyński ......a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
włodawski......a	10	10	365	365	84	84	229	229
b	6	6	333	333	360	360	1081	1081
City with poviat rights:								
Biała Podlaska ......a	8	8	156	156	138	138	883	883
b	7	7	435	435	1550	1550	3563	3563
Chełmsko-zamojski sub-region ......a	25	21	1017	794	904	802	889	1010
b	41	40	2653	2053	5477	5397	2064	2629
Poviats:								
biłgorajski ......a	3	1	208	18	104	18	502	1024
b	4	4	133	133	105	105	789	789
chełmski ......a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
hrubieszowski......a	9	9	163	163	95	95	583	583
b	4	3	727	127	430	350	591	2756
krasnostawski ......a	3	3	51	51	18	18	353	353
b	13	13	800	800	2279	2279	2849	2849
tomaszowski ......a	2	2	293	293	172	172	588	588
b	2	2	179	179	870	870	4860	4860
zamojski ......a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-

TABLE 37. **TRANSACTIONS INVOLVING NON-RESIDENTIAL PREMISES IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts		Usable floor space of non-residential premises sold		Transaction value		Average price for 1 m2 of usable floor space of non-residential premise	
	total	of which free market	total	of which free market	total	of which free market	total	of which free market
	number		in m^2		in thous. PLN		in PLN	
Chełmsko-zamojski sub-region (cont.)								
Cities with poviat rights:								
Chełm ... a	3	1	51	18	20	4	402	207
b	5	5	158	158	97	97	614	614
Zamość ... a	5	5	251	251	494	494	1968	1968
b	13	13	656	656	1696	1696	2585	2585
Lubelski sub-region ... a	505	185	64635	21235	67903	44416	1051	2092
b	467	459	18477	18341	21780	21560	1179	1176
Poviats:								
lubartowski ... a	25	21	956	817	883	410	924	501
b	7	7	382	382	457	457	1196	1196
lubelski ... a	-	-	-	-	-	-	-	-
b	5	5	67	67	90	90	1343	1343
łęczyński ... a	-	-	-	-	-	-	-	-
b	1	1	15	15	30	30	2000	2000
świdnicki ... a	12	12	470	470	555	555	1180	1180
b	12	12	198	198	234	234	1182	1182
City with poviat rights:								
Lublin ... a	468	152	63209	19948	66466	43451	1052	2178
b	442	434	17815	17679	20969	20749	1177	1174
Puławski sub-region ... a	21	20	511	336	235	77	459	230
b	43	39	1117	857	1333	902	1193	1053
Poviats:								
janowski ... a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
kraśnicki ... a	-	-	-	-	-	-	-	-
b	6	5	256	237	323	266	1262	1122
łukowski ... a	-	-	-	-	-	-	-	-
b	1	-	60	-	207	-	3450	-
opolski ... a	1	-	175	-	157	-	899	0
b	2	-	181	-	167	-	923	0
puławski ... a	-	-	-	-	-	-	-	-
b	10	10	237	237	548	548	2312	2312
rycki ... a	20	20	336	336	77	77	230	230
b	24	24	383	383	88	88	230	230

TABLE 38. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Poland								
Land properties built-up with								
residential buildings ....a	38383	31343	5703	1337	99790701	59506558	16526179	23757964
b	25454	21618	2574	1262	61901607	52672289	5347725	3881593
located in urban								
areas ....a	26257	20633	4874	750	26983333	22409575	2908402	1665356
b	15239	12227	2152	860	28848671	23151379	3842276	1855016
of which in cities with								
poviat rights ....a	11950	9259	2498	193	8398461	6391773	1786369	220319
b	8216	5759	1840	617	20708626	15653507	3463549	1591570
outside urban areas ....a	12126	10710	829	587	72807368	37096983	13617777	22092608
b	10215	9391	422	402	33052936	29520910	1505449	2026577
Dolnośląskie								
Land properties built-up with								
residential buildings ....a	5699	4474	1067	158	20314651	6518741	13450434	345476
b	2106	1184	450	472	4262588	2482407	476305	1303876
located in urban								
areas ....a	4036	3083	854	99	2500041	1661563	638099	200379
b	1433	726	336	371	2702046	1404086	270120	1027840
of which in cities with								
poviat rights ....a	2219	1825	361	33	499410	450672	33107	15631
b	792	294	184	314	1979951	898233	142265	939453
outside urban areas ....a	1663	1391	213	59	17814610	4857178	12812335	145097
b	673	458	114	101	1560542	1078321	206185	276036
Kujawsko-pomorskie								
Land properties built-up with								
residential buildings ....a	1186	1104	68	14	2478842	2120654	345579	12609
b	1240	1192	35	13	2200665	2138777	51267	10621
located in urban								
areas ....a	672	619	47	6	748624	417959	327889	2776
b	537	524	7	6	591430	581231	7503	2696
of which in cities with								
poviat rights ....a	227	217	8	2	479956	153961	323818	2177
b	175	170	2	3	176039	174084	504	1451
outside urban areas ....a	514	485	21	8	1730218	1702695	17690	9833
b	703	668	28	7	1609235	1557546	43764	7925
Lubelskie								
Land properties built-up with								
residential buildings ....a	1155	1097	48	10	2385377	2208290	150903	26184
b	1431	1096	277	58	5522490	4058130	1176264	288096
located in urban								
areas ....a	773	721	45	7	1006463	855222	136661	14580
b	891	596	261	34	2023250	882051	1107267	33932
of which in cities with								
poviat rights ....a	400	361	37	2	508176	380533	121725	5918
b	614	352	258	4	1667523	555449	1106456	5618
outside urban areas ....a	382	376	3	3	1378914	1353068	14242	11604
b	540	500	16	24	3499240	3176079	68997	254164
Lubuskie								
Land properties built-up with								
residential buildings ....a	1136	989	59	88	2463898	2110901	36084	316913
b	732	683	25	24	2552515	1502308	26637	1023570
located in urban								
areas ....a	660	563	46	51	607831	537555	11491	58785
b	361	330	14	17	371347	354577	7015	9755
of which in cities with								
poviat rights ....a	271	267	2	2	238919	235633	2467	819
b	132	130	2	0	124381	124172	209	0
outside urban areas ....a	476	426	13	37	1856067	1573346	24593	258128
b	371	353	11	7	2181168	1147731	19622	1013815

TABLE 38. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Łódzkie								
Land properties built-up with								
residential buildings ....a	2781	2426	336	19	3423230	3191050	205655	26525
b	1066	1037	20	9	2320236	2251412	47273	21551
located in urban								
areas ....a	1958	1640	307	11	1681948	1481866	189893	10189
b	679	663	13	3	924193	884091	37849	2253
of which in cities with								
poviat rights ....a	956	657	291	8	810712	626037	176596	8079
b	217	209	6	2	317344	307718	7886	1740
outside urban areas ....a	823	786	29	8	1741282	1709184	15762	16336
b	387	374	7	6	1396043	1367321	9424	19298
Małopolskie								
Land properties built-up with								
residential buildings ....a	1577	1504	53	20	2771126	2655693	102782	12651
b	1586	1557	17	12	3499543	3451641	33161	14741
located in urban								
areas ....a	675	638	24	13	651951	633642	13239	5070
b	652	640	7	5	713829	706659	4060	3110
of which in cities with								
poviat rights ....a	197	188	2	7	161690	159429	2121	140
b	181	178	1	2	187740	186437	830	473
outside urban areas ....a	902	866	29	7	2119175	2022051	89543	7581
b	934	917	10	7	2785714	2744982	29101	11631
Mazowieckie								
Land properties built-up with								
residential buildings ....a	5325	4776	511	38	5500102	5375828	79770	44504
b	3278	3136	23	119	7576837	7368507	30714	177616
located in urban								
areas ....a	3800	3287	493	20	2391454	2341080	34438	15936
b	1631	1573	6	52	1880291	1784943	7695	87653
of which in cities with								
poviat rights ....a	1924	1489	425	10	1038323	1011246	22482	4595
b	736	729	1	6	1068982	1010898	212	57872
outside urban areas ....a	1525	1489	18	18	3108648	3034748	45332	28568
b	1647	1563	17	67	5696546	5583564	23019	89963
Opolskie								
Land properties built-up with								
residential buildings ....a	2695	1966	636	93	2998715	2452591	296979	249145
b	519	367	36	116	773934	580962	41127	151845
located in urban								
areas ....a	1802	1207	540	55	1167275	947346	175071	44858
b	215	170	19	26	226700	193897	11988	20815
of which in cities with								
poviat rights ....a	494	488	3	3	146464	132432	4665	9367
b	82	69	13	-	70707	64727	5980	-
outside urban areas ....a	893	759	96	38	1831440	1505245	121908	204287
b	304	197	17	90	547234	387065	29139	131030

TABLE 38. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Podkarpackie								
Land properties built-up with residential buildings ....a	1075	1000	62	13	1809936	1714946	39810	55180
b	871	830	31	10	2337920	2278921	44665	14334
located in urban areas ....a	712	657	48	7	863259	836392	15320	11547
b	393	382	7	4	486384	476291	5288	4805
of which in cities with poviat rights ....a	467	449	14	4	623032	602981	11217	8834
b	88	86	1	1	118152	115930	342	1880
outside urban areas ....a	363	343	14	6	946677	878554	24490	43633
b	478	448	24	6	1851536	1802630	39377	9529
Podlaskie								
Land properties built-up with residential buildings ....a	749	734	9	6	2137496	2111764	12333	13399
b	735	719	9	7	1483893	1452689	4579	26625
located in urban areas ....a	583	577	2	4	938857	934490	1675	2692
b	472	466	4	2	473859	471095	1721	1043
of which in cities with poviat rights ....a	273	271	-	2	230423	228687	-	1736
b	231	230	1	-	264330	264142	188	-
outside urban areas ....a	166	157	7	2	1198639	1177274	10658	10707
b	263	253	5	5	1010034	981594	2858	25582
Pomorskie								
Land properties built-up with residential buildings ....a	2727	2161	531	35	6113314	5845524	213139	54651
b	1286	1224	49	13	3566419	2778483	774126	13810
located in urban areas ....a	1904	1498	397	9	2239047	2132229	93671	13147
b	610	579	24	7	941487	906326	28698	6463
of which in cities with poviat rights ....a	51	40	9	2	58185	24775	22304	11106
b	146	138	8	-	133274	129960	3314	-
outside urban areas ....a	823	663	134	26	3874267	3713295	119468	41504
b	676	645	25	6	2624932	1872157	745428	7347
Śląskie								
Land properties built-up with residential buildings ....a	6012	3915	1395	702	31969146	8707867	1156539	22104740
b	5365	3774	1307	284	10448920	7745957	2134000	568963
located in urban areas ....a	4833	3060	1376	397	9563072	7189981	1133606	1239485
b	4533	2984	1270	279	8618464	5988607	2065062	564795
of which in cities with poviat rights ....a	3934	2481	1339	114	3263861	2053154	1062628	148079
b	3707	2191	1246	270	7586661	5000133	2034415	552113
outside urban areas ....a	1179	855	19	305	22406074	1517886	22933	20865255
b	832	790	37	5	1830456	1757350	68938	4168

TABLE 38. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Świętokrzyskie								
Land properties built-up with residential buildings ....a	687	680	5	2	1228871	1215679	11066	2126
b	460	447	5	8	783038	763167	12243	7628
located in urban areas ....a	406	405	-	1	430607	429281	-	1326
b	287	278	4	5	325898	312323	10184	3391
of which in cities with poviat rights ....a	56	56	-	-	50876	50876	-	-
b	89	83	3	3	105801	95106	9214	1481
outside urban areas ....a	281	275	5	1	798264	786398	11066	800
b	173	169	1	3	457140	450844	2059	4237
Warmińsko-mazurskie								
Land properties built-up with residential buildings ....a	1121	948	136	37	3260493	3015469	128640	116384
b	1104	1008	69	27	2505875	2321504	111923	72448
located in urban areas ....a	522	430	77	15	1045758	972708	44570	28480
b	532	500	24	8	550475	497085	48291	5099
of which in cities with poviat rights ....a	74	72	-	2	56812	55362	-	1450
b	119	114	3	2	79494	75995	1486	2013
outside urban areas ....a	599	518	59	22	2214735	2042761	84070	87904
b	572	508	45	19	1955400	1824419	63632	67349
Wielkopolskie								
Land properties built-up with residential buildings ....a	3140	2601	465	74	9218645	8881460	181776	155409
b	2489	2336	89	64	3485026	3181376	173212	130438
located in urban areas ....a	2110	1711	354	45	958180	882817	62791	12572
b	1287	1214	47	26	1257173	1116013	90284	50876
of which in cities with poviat rights ....a	360	354	4	2	223340	218238	2714	2388
b	370	360	10	-	361556	324896	36660	-
outside urban areas ....a	1030	890	111	29	8260465	7998643	118985	142837
b	1202	1122	42	38	2227853	2065363	82928	79562
Zachodniopomorskie								
Land properties built-up with residential buildings ....a	1318	968	322	28	1716859	1380101	114690	222068
b	1186	1028	132	26	8581708	8316048	210229	55431
located in urban areas ....a	811	537	264	10	188966	155444	29988	3534
b	726	602	109	15	6761845	6592104	139251	30490
of which in cities with poviat rights ....a	47	44	3	-	8282	7757	525	-
b	537	426	101	10	6466691	6325627	113588	27476
outside urban areas ....a	507	431	58	18	1527893	1224657	84702	218534
b	460	426	23	11	1819863	1723944	70978	24941

TABLE 39. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Poland								
Land properties built-up with								
residential buildings ....a	8221908	7513631	462625	245652	82	126	28	10
b	6198308	5619587	280953	297768	100	107	53	77
located in urban								
areas ....a	6150533	5557027	408263	185244	228	248	140	111
b	3792591	3325844	239708	227039	131	144	62	122
of which in cities with								
poviat rights ....a	3875274	3525757	221209	128308	461	552	124	582
b	2132659	1752889	199390	180380	103	112	58	113
outside urban areas ....a	2071374	1956605	54362	60408	28	53	4	3
b	2405717	2293743	41245	70729	73	78	27	35
Dolnośląskie								
Land properties built-up with								
residential buildings ....a	1157016	989650	76800	90567	57	152	6	262
b	441032	250891	53352	136789	103	101	112	105
located in urban								
areas ....a	931164	779647	66671	84847	372	469	104	423
b	316741	151852	46893	117996	117	108	174	115
of which in cities with								
poviat rights ....a	643720	522819	42962	77938	1289	1160	1298	4986
b	193558	56025	29758	107775	98	62	209	115
outside urban areas ....a	225853	210003	10130	5720	13	43	1	39
b	124291	99039	6459	18793	80	92	31	68
Kujawsko-pomorskie								
Land properties built-up with								
residential buildings ....a	256113	221707	32008	2398	103	105	93	190
b	283064	278738	2468	1858	129	130	48	175
located in urban								
areas ....a	189177	155667	31315	2195	253	372	96	791
b	135582	133525	668	1389	229	230	89	515
of which in cities with								
poviat rights ....a	130020	98411	29769	1840	271	639	92	845
b	59355	58143	94	1118	337	334	187	771
outside urban areas ....a	66936	66040	693	203	39	39	39	21
b	147482	145213	1800	469	92	93	41	59
Lubelskie								
Land properties built-up with								
residential buildings ....a	242504	233558	2865	6081	102	106	19	232
b	246734	219803	17013	9918	45	54	14	34
located in urban								
areas ....a	162832	158902	2704	1226	162	186	20	84
b	166430	142229	16761	7440	82	161	15	219
of which in cities with								
poviat rights ....a	98057	94957	2492	608	193	250	20	103
b	106684	88863	16650	1171	64	160	15	208
outside urban areas ....a	79672	74656	161	4855	58	55	11	418
b	80304	77574	252	2478	23	24	4	10
Lubuskie								
Land properties built-up with								
residential buildings ....a	192991	179645	5543	7803	78	85	154	25
b	168176	162075	3422	2679	66	108	128	3
located in urban								
areas ....a	119033	112946	4733	1354	196	210	412	23
b	90492	87117	2229	1146	244	246	318	117
of which in cities with								
poviat rights ....a	83964	82833	726	404	351	352	294	494
b	44866	44848	18	0	361	361	86	0
outside urban areas ....a	73958	66698	810	6449	40	42	33	25
b	77684	74958	1193	1533	36	65	61	2

TABLE 39. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Łódzkie								
Land properties built-up with								
residential buildings ....a	499805	463728	32385	3692	146	145	157	139
b	227104	224209	1695	1200	98	100	36	56
located in urban								
areas ....a	380531	345867	31376	3288	226	233	165	323
b	168724	166137	1557	1030	183	188	41	457
of which in cities with								
poviat rights ....a	205286	171878	30512	2896	253	275	173	358
b	65802	63559	1362	881	207	207	173	506
outside urban areas ....a	119273	117861	1009	403	68	69	64	25
b	58380	58072	138	170	42	42	15	9
Małopolskie								
Land properties built-up with								
residential buildings ....a	355954	343667	9398	2889	128	129	91	228
b	446186	437859	4946	3381	127	127	149	229
located in urban								
areas ....a	168050	160017	5661	2372	258	253	428	468
b	176160	171216	2155	2789	247	242	531	897
of which in cities with								
poviat rights ....a	45995	45266	93	635	284	284	44	4539
b	55086	52942	340	1804	293	284	410	3 814
outside urban areas ....a	187904	183650	3737	517	89	91	42	68
b	270026	266643	2791	592	97	97	96	51
Mazowieckie								
Land properties built-up with								
residential buildings ....a	2153428	2103751	37614	12063	392	391	472	271
b	1139937	1101917	905	37115	150	150	29	209
located in urban								
areas ....a	1741632	1696100	34280	11252	728	724	995	706
b	612327	595682	439	16206	326	334	57	185
of which in cities with								
poviat rights ....a	1268456	1237737	24988	5731	1222	1224	1111	1247
b	311351	309559	194	1598	291	306	915	28
outside urban areas ....a	411795	407651	3334	811	132	134	74	28
b	527610	506235	466	20909	93	91	20	232
Opolskie								
Land properties built-up with								
residential buildings ....a	425487	377979	39779	7729	142	154	134	31
b	101344	78049	3421	19874	131	134	83	131
located in urban								
areas ....a	260302	221048	33924	5330	223	233	194	119
b	50861	45118	1711	4032	224	233	143	194
of which in cities with								
poviat rights ....a	125183	123947	148	1087	855	936	32	116
b	26333	25217	1116	-	372	390	187	-
outside urban areas ....a	165185	156931	5855	2399	90	104	48	12
b	50483	32931	1710	15842	92	85	59	121

TABLE 39. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value total	free market	sale without tender procedure	sale under tender procedure	Average price for 1 m2 of property total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Podkarpackie								
Land properties built-up with residential buildings ....a	228922	223814	3578	1530	126	131	90	28
b	146917	139530	6494	893	63	61	145	62
located in urban areas ....a	184956	181023	2877	1055	214	216	188	91
b	83751	81538	1618	595	172	171	306	124
of which in cities with poviat rights ....a	152379	149858	1791	730	245	249	160	83
b	23506	23472	1	33	199	202	3	18
outside urban areas ....a	43966	42790	701	475	46	49	29	11
b	63166	57992	4876	298	34	32	124	31
Podlaskie								
Land properties built-up with residential buildings ....a	175665	174501	359	805	82	83	29	60
b	193313	191996	268	1049	130	132	59	39
located in urban areas ....a	165158	164274	134	750	176	176	80	279
b	127525	127028	109	388	269	270	63	372
of which in cities with poviat rights ....a	121471	120934	-	537	527	529	-	309
b	79611	79580	31	-	301	301	165	-
outside urban areas ....a	10506	10227	225	55	9	9	21	5
b	65788	64968	159	661	65	66	56	26
Pomorskie								
Land properties built-up with residential buildings ....a	457466	331287	104431	21747	75	57	490	398
b	357581	350489	5701	1391	100	126	7	101
located in urban areas ....a	356558	236352	99660	20546	159	111	1064	1563
b	168616	164177	3191	1248	179	181	111	193
of which in cities with poviat rights ....a	77403	12840	44599	19964	1330	518	2000	1798
b	39189	37833	1356	-	294	291	409	-
outside urban areas ....a	100908	94935	4771	1202	26	26	40	29
b	188965	186312	2510	143	72	100	3	19
Śląskie								
Land properties built-up with residential buildings ....a	1007433	887406	50063	69964	32	102	43	3
b	1178991	972881	142664	63446	113	126	67	112
located in urban areas ....a	847248	758628	46770	41850	89	106	41	34
b	981234	782060	136161	63013	114	131	66	112
of which in cities with poviat rights ....a	699877	643751	41737	14388	214	314	39	97
b	785734	593811	130827	61096	104	119	64	111
outside urban areas ....a	160185	128778	3293	28115	7	85	144	1
b	197757	190821	6503	433	108	109	94	104

TABLE 39. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value (in thous. PLN) total	free market	sale without tender procedure	sale under tender procedure	Average price for 1 m2 of property (in PLN) total	free market	sale without tender procedure	sale under tender procedure
Świętokrzyskie								
Land properties built-up with residential buildings ....a	106110	105238	294	578	86	87	27	272
b	87844	84662	1296	1886	112	111	106	247
located in urban areas ....a	83818	83250	-	568	195	194	-	429
b	64372	61561	1116	1695	198	197	110	500
of which in cities with poviat rights ....a	43624	43624	-	-	857	857	-	-
b	26175	23623	1116	1436	247	248	121	970
outside urban areas ....a	22292	21988	294	10	28	28	27	13
b	23472	23101	180	191	51	51	87	45
Warmińsko-mazurskie								
Land properties built-up with residential buildings ....a	198500	181888	8864	7748	61	60	69	67
b	242257	234860	4810	2587	97	101	43	36
located in urban areas ....a	103999	94812	6446	2742	99	97	145	96
b	134974	130732	2550	1692	245	263	53	332
of which in cities with poviat rights ....a	32393	31031	-	1362	570	561	-	939
b	49690	48170	355	1165	625	634	239	579
outside urban areas ....a	94500	87076	2418	5006	43	43	29	57
b	107283	104128	2260	895	55	57	36	13
Wielkopolskie								
Land properties built-up with residential buildings ....a	562868	521780	33537	7550	61	59	184	49
b	616877	594151	12774	9952	177	187	74	76
located in urban areas ....a	358081	326731	26527	4823	374	370	422	384
b	320016	310008	6360	3648	255	278	70	72
of which in cities with poviat rights ....a	133807	132246	1373	187	599	606	506	79
b	122045	119774	2271	-	338	369	62	-
outside urban areas ....a	204787	195049	7010	2728	25	24	59	19
b	296861	284143	6414	6304	133	138	77	79
Zachodniopomorskie								
Land properties built-up with residential buildings ....a	201646	174033	25107	2506	117	126	219	11
b	320951	297477	19724	3750	37	36	94	68
located in urban areas ....a	97993	81764	15184	1045	519	526	506	296
b	194786	175864	16190	2732	29	27	116	90
of which in cities with poviat rights ....a	13641	13622	19	-	1647	1756	35	-
b	143674	127470	13901	2303	22	20	122	84
outside urban areas ....a	103652	92269	9923	1460	68	75	117	7
b	126165	121613	3534	1018	69	71	50	41

TABLE 40. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Usable floor space of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m²			
Land properties built-up with residential buildings .a	**1155**	**1097**	**48**	**10**	**2385377**	**2208290**	**150903**	**26184**
b	**1431**	**1096**	**277**	**58**	**5522490**	**4058130**	**1176264**	**288096**
located in urban areas ....a	773	721	45	7	1006463	855222	136661	14580
b	891	596	261	34	2023250	882051	1107267	33932
of which in cities with poviat rights ....a	400	361	37	2	508176	380533	121725	5918
b	614	352	258	4	1667523	555449	1106456	5618
above 200 thous. inhabitants ....a	133	130	3	-	151926	149287	2639	-
b	477	217	258	2	1520756	409746	1106456	4554
below 200 thous. inhabitants ....a	267	231	34	2	356250	231246	119086	5918
b	137	135	-	2	146767	145703	-	1064
outside urban areas ....a	382	376	3	3	1378914	1353068	14242	11604
b	540	500	16	24	3499240	3176079	68997	254164
built-up agricultural land....**a**	**1484**	**1408**	**46**	**30**	**19105848**	**18789467**	**154733**	**161648**
b	**1218**	**1168**	**14**	**36**	**14442813**	**13778467**	**532499**	**131847**
located in urban areas ....a	104	99	4	1	500224	498966	327	931
b	61	56	1	4	200120	191946	1463	6711
of which in cities with poviat rights ....a	25	25	-	-	200387	200387	-	-
b	4	4	-	-	14332	14332	-	-
above 200 thous. inhabitants ....a	13	13	-	-	71662	71662	-	-
b	3	3	-	-	11300	11300	-	-
below 200 thous. inhabitants ....a	12	12	-	-	128725	128725	-	-
b	1	1	-	-	3032	3032	0	0
outside urban areas ....a	1380	1309	42	29	18605624	18290501	154406	160717
b	1157	1112	13	32	14242693	13586521	531036	125136
properties built-up with buildings used for non-farming purposes.............**a**	**599**	**518**	**40**	**41**	**5623297**	**5250422**	**113998**	**258877**
b	**620**	**510**	**46**	**64**	**6432116**	**5761281**	**281754**	**389081**
located in urban areas ....a	335	279	33	23	1182975	954605	93767	134603
b	346	284	27	35	1582948	1123559	193619	265770
of which in cities with poviat rights ....a	191	147	28	16	632663	452947	68591	111125
b	189	156	15	18	930285	619023	85860	225402
above 200 thous. inhabitants ....a	60	28	23	9	374129	219672	61040	93417
b	90	63	13	14	404104	163858	73230	167016
below 200 thous. inhabitants ....a	131	119	5	7	258534	233275	7551	17708
b	99	93	2	4	526181	455165	12630	58386
outside urban areas ....a	264	239	7	18	4440322	4295817	20231	124274
b	274	226	19	29	4849168	4637722	88135	123311

TABLE 41. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Land properties built-up with residential buildings.a	**242504**	**233558**	**2865**	**6081**	**102**	**106**	**19**	**232**
b	**246734**	**219803**	**17013**	**9918**	**45**	**54**	**14**	**34**
located in urban areas ....a	162832	158902	2704	1226	162	186	20	84
b	166430	142229	16761	7440	82	161	15	219
of which in cities with poviat rights ....a	98057	94957	2492	608	193	250	20	103
b	106684	88863	16650	1171	64	160	15	208
above 200 thous. inhabitants ....a	59305	58007	1298	-	390	389	492	-
b	76592	59489	16650	453	50	145	15	99
below 200 thous. inhabitants ....a	38752	36950	1194	608	109	160	10	103
b	30092	29374	-	718	205	202	-	675
outside urban areas ....a	79672	74656	161	4855	58	55	11	418
b	80304	77574	252	2478	23	24	4	10
built-up agricultural land....a	**138324**	**135559**	**1436**	**1330**	**7**	**7**	**9**	**8**
b	**114543**	**111357**	**1060**	**2126**	**8**	**8**	**2**	**16**
located in urban areas ....a	18573	18483	23	67	37	37	71	72
b	8588	7918	29	641	43	41	20	96
of which in cities with poviat rights ....a	12673	12673	-	-	63	63	-	-
b	1497	1497	-	-	104	104	-	-
above 200 thous. inhabitants ....a	11793	11793	-	-	165	165	-	-
b	1345	1345	-	-	119	119	-	-
below 200 thous. inhabitants ....a	880	880	-	-	7	7	-	-
b	152	152	-	-	50	50	-	-
outside urban areas ....a	119751	117076	1412	1262	6	6	9	8
b	105955	103439	1031	1485	7	8	2	12
properties built-up with buildings used for non-farming purposes..............a	**229190**	**190735**	**19903**	**18553**	**41**	**36**	**175**	**72**
b	**108548**	**85128**	**7119**	**16301**	**17**	**15**	**25**	**42**
located in urban areas ....a	191549	155910	19186	16453	162	163	205	122
b	69016	50750	5879	12387	44	45	30	47
of which in cities with poviat rights ....a	117859	85109	18641	14109	186	188	272	127
b	39284	28881	3080	7323	42	47	36	32
above 200 thous. inhabitants ....a	73578	42202	18243	13134	197	192	299	141
b	25505	16442	2562	6501	63	100	35	39
below 200 thous. inhabitants ....a	44281	42907	398	975	171	184	53	55
b	13779	12439	518	822	26	27	41	14
outside urban areas ....a	37641	34825	717	2100	8	8	35	17
b	39532	34378	1240	3914	8	7	14	32

TABLE 42. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – 2007 b – 2010		Sales contracts				Area of properties sold			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		number				in m^2			
Total	**a**	3238	3023	134	81	27114522	26248179	419634	446709
	b	3269	2774	337	158	26397419	23597878	1990517	809024
Bialski sub-region	a	508	469	18	21	2352930	2156772	53562	142596
	b	389	354	11	24	2311888	2183274	27682	100932
Poviats:									
bialski	a	119	94	12	13	480618	391327	36855	52436
	b	137	111	10	16	774641	695710	27521	51410
parczewski	a	48	48	-	-	191582	191582	-	-
	b	7	5	-	2	29257	15742	-	13515
radzyński	a	29	26	1	2	101144	97998	44	3102
	b	20	20	-	-	36084	36084	-	-
włodawski	a	184	173	5	6	1400546	1296825	16663	87058
	b	146	140	1	5	1167446	1132685	161	34600
City with poviat rights:									
Biała Podlaska	a	128	128	-	-	179040	179040	-	-
	b	79	78	-	1	304460	303053	-	1407
Chełmsko-zamojski sub-region	a	1289	1182	75	32	11308131	10907520	267128	133483
	b	1239	1167	34	38	12870137	12024765	660874	184498
Poviats:									
biłgorajski	a	96	96	-	-	366877	366877	-	-
	b	58	56	1	1	519338	518545	414	379
chełmski	a	312	286	17	9	2387710	2334688	28836	24186
	b	312	280	24	8	3200643	2982515	153150	64978
hrubieszowski	a	117	84	26	7	1312794	1135719	123792	53283
	b	178	161	4	13	2731017	2230047	458989	41981
krasnostawski	a	92	88	1	3	743245	723610	1950	17685
	b	191	177	3	11	1669060	1614252	35691	19117
tomaszowski	a	214	214	-	-	4331649	4331649	-	-
	b	150	150	-	-	2685867	2685867	-	-
zamojski	a	196	194	-	2	1662912	1658641	-	4271
	b	192	192	-	-	1692692	1692692	-	-

TABLE 42. **SALES CONTRACTS AND AREA OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in m^2			
Chełmsko-zamojski sub-region (cont.)								
Cities with poviat rights:								
Chełm ....a	119	83	28	8	302219	173044	105277	23898
b	40	38	-	2	110107	53739	-	56368
Zamość....a	143	137	3	3	200725	183292	7273	10160
b	118	113	2	3	261413	247108	12630	1675
Lubelski sub-region....a	780	732	29	19	4767345	4552187	66270	148888
b	1101	804	274	23	6013117	4627533	1180698	204886
Poviats:								
lubartowski ....a	122	116	-	6	836477	816784	-	19693
b	122	117	1	4	694385	685253	116	9016
lubelski ....a	295	295	-	-	2209756	2209756	-	-
b	256	255	-	1	2108085	2105788	-	2297
łęczyński....a	146	139	3	4	1124536	1086167	2591	35778
b	114	110	2	2	1071179	1048280	896	22003
świdnicki ....a	27	27	-	-	13709	13709	-	-
b	39	39	-	-	203308	203308	-	-
City with poviat rights:								
Lublin....a	190	155	26	9	582867	425771	63679	93417
b	570	283	271	16	1936160	584904	1179686	171570
Puławski sub-region....a	661	640	12	9	8686116	8631700	32674	21742
b	540	449	18	73	5202277	4762306	121263	318708
Poviats:								
janowski ....a	41	39	2	-	2007454	2002366	5088	-
b	70	68	2	-	614354	588791	25563	-
kraśnicki ....a	103	98	3	2	2669015	2651170	6531	11314
b	102	99	1	2	786726	778564	5523	2639
łukowski....a	126	120	3	3	444689	417847	20049	6793
b	66	0	6	60	364645	-	74274	290371
opolski ....a	123	115	4	4	965159	960518	1006	3635
b	114	101	7	6	1969530	1935429	15015	19086
puławski ....a	137	137	-	-	903238	903238	-	-
b	96	95	-	1	644477	640885	-	3592
rycki....a	131	131	-	-	1696561	1696561	-	-
b	92	86	2	4	822545	818637	888	3020

TABLE 43. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Total......a	610019	559852	24204	25963	22	21	58	58
b	469825	416288	25192	28345	18	18	13	35
Bialski sub-region......a	58787	56272	481	2034	25	26	9	14
b	51213	48791	507	1915	22	22	18	19
Poviats:								
bialski......a	9063	8350	116	597	19	21	3	11
b	10236	9179	467	590	13	13	17	11
parczewski......a	5184	5184	-	-	27	27	-	-
b	563	423	-	140	19	27	-	10
radzyński......a	1776	1670	2	105	18	17	44	34
b	2335	2335	-	-	65	65	-	-
włodawski......a	17087	15391	363	1333	12	12	22	15
b	19503	18409	40	1054	17	16	248	30
City with poviat rights:								
Biała Podlaska......a	25677	25677	-	-	143	143	-	-
b	18576	18445	-	131	61	61	-	93
Chełmsko-zamojski sub-region......a	153301	142558	3472	7270	14	13	13	54
b	129701	122645	2756	4300	10	10	4	23
Poviats:								
biłgorajski......a	13491	13491	-	-	37	37	-	-
b	5020	4988	6	26	10	10	14	69
chełmski......a	14823	14177	370	277	6	6	13	11
b	24349	22441	850	1058	8	8	6	16
hrubieszowski......a	10240	8308	1615	317	8	7	13	6
b	14851	12742	1085	1024	5	6	2	24
krasnostawski......a	11876	6891	72	4912	16	10	37	278
b	16335	15255	297	783	10	9	8	41
tomaszowski......a	24212	24212	-	-	6	6	-	-
b	21700	21700	-	-	8	8	-	-
zamojski......a	21303	21257	-	46	13	13	-	11
b	21999	21999	-	-	13	13	-	-

TABLE 43. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF LAND PROPERTIES BUILT-UP WITH RESIDENTIAL BUILDINGS SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Chełmsko-zamojski sub-region (cont.)								
Cities with poviat rights:								
Chełm ....a	20515	18880	954	682	68	109	9	29
b	5311	4793	-	518	48	89	-	9
Zamość...............................a	36840	35342	461	1037	184	193	63	102
b	20136	18727	518	891	77	76	41	532
Lubelski sub-region...............a	276160	241878	19560	14723	58	53	295	99
b	210685	183549	19268	7868	35	40	16	38
Poviats:								
lubartowski ....a	43454	42268	-	1186	52	52	-	60
b	14413	13960	43	410	21	20	371	45
lubelski ....a	69504	69504	-	-	31	31	-	-
b	67875	67778	-	97	32	32	-	42
łęczyński............................a	14921	14500	19	402	13	13	7	11
b	14601	14181	13	407	14	14	15	18
świdnicki ....a	4700	4700	-	-	343	343	-	-
b	10354	10354	-	-	51	51	-	-
City with poviat rights:								
Lublin.................................a	143581	110906	19541	13134	246	260	307	141
b	103442	77276	19212	6954	53	132	16	41
Puławski sub-region.............a	121771	119144	690	1937	14	14	21	89
b	78226	61303	2661	14262	15	13	22	45
Poviats:								
janowski ....a	3870	3763	106	-	2	2	21	-
b	9188	9135	53	-	15	16	2	-
kraśnicki ....a	15364	14630	318	416	6	6	49	37
b	12174	11258	311	605	15	14	56	229
łukowski.............................a	13105	12299	251	555	29	29	12	82
b	12744	-	1786	10958	35	-	24	38
opolski ....a	17273	16292	15	966	18	17	15	266
b	12883	10810	473	1600	7	6	32	84
puławski ....a	61979	61979	-	-	69	69	-	-
b	20552	20239	-	313	32	32	-	87
rycki...................................a	10181	10181	-	-	6	6	-	-
b	10685	9861	38	786	13	12	43	260

TABLE 44. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m²			
Poland								
Agricultural land and forest land as well as woody and bushy land ... a	106521	91579	4267	10675	.0947373,9	.0428072,1	186741,7	333117,1
b	98981	84663	3727	10591	1599805,6	1190886,3	160631,2	248288,2
located in urban areas ... a	15934	13552	949	1433	113547,6	89720,7	5165,0	18661,9
b	13381	11185	640	1556	55642,7	45589,9	2832,6	7220,2
of which in cities with poviat rights ... a	3954	3585	181	188	18787,6	16227,7	788,4	1771,6
b	3162	2699	109	354	11822,6	10216,4	271,5	1334,7
outside urban areas ... a	90587	78027	3318	9242	.0834291,9	.0338351,4	181576,7	314455,2
b	85600	73478	3087	9035	1544163,0	1145296,4	157798,6	241067,9
Dolnośląskie								
Agricultural land and forest land as well as woody and bushy land ... a	8088	6269	493	1326	160798,5	105783,4	14558,0	40457,0
b	4882	3303	305	1274	86314,1	54654,9	8265,5	23393,6
located in urban areas ... a	1041	779	70	192	8098,5	5845,7	503,9	1748,8
b	780	420	74	286	7551,7	4720,6	550,0	2281,1
of which in cities with poviat rights ... a	365	331	13	21	2311,8	1888,1	35,4	388,2
b	143	8	10	125	704,0	96,5	10,0	597,6
outside urban areas ... a	7047	5490	423	1134	152700,0	99937,7	14054,1	38708,2
b	4102	2883	231	988	78762,4	49934,3	7715,5	21112,5
Kujawsko-pomorskie								
Agricultural land and forest land as well as woody and bushy land ... a	7121	6498	234	389	121298,6	99730,3	9646,6	11921,7
b	5210	4779	167	264	94037,8	81658,9	6005,1	6373,8
located in urban areas ... a	679	608	35	36	3057,9	2938,9	35,4	83,6
b	424	373	13	38	1661,6	1259,8	128,0	273,8
of which in cities with poviat rights ... a	139	134	1	4	1077,8	1070,9	0,5	6,5
b	22	18	-	4	228,4	118,8	-	109,6
outside urban areas ... a	6442	5890	199	353	118240,8	96791,5	9611,2	11838,1
b	4786	4406	154	226	92376,2	80399,1	5877,1	6100,0
Lubelskie								
Agricultural land and forest land as well as woody and bushy land ... a	9338	8802	123	413	127446,9	111841,1	5645,0	9960,8
b	9143	7828	179	1136	128931,6	100933,1	9397,0	18601,4
located in urban areas ... a	646	603	24	19	3346,0	3164,6	50,1	131,4
b	639	543	10	86	2973,2	2560,1	19,3	393,7
of which in cities with poviat rights ... a	180	161	11	8	948,5	860,6	36,3	51,6
b	64	63	1	-	341,2	339,4	1,9	-
outside urban areas ... a	8692	8199	99	394	124100,9	108676,5	5594,9	9829,4
b	8504	7285	169	1050	125958,4	98373,0	9377,7	18207,7
Lubuskie								
Agricultural land and forest land as well as woody and bushy land ... a	3873	2608	170	1095	133170,4	59968,3	12715,6	60486,4
b	2870	2018	234	618	77135,3	43403,6	13681,1	20050,7
located in urban areas ... a	759	631	29	99	10478,4	8539,6	557,4	1381,4
b	305	224	26	55	1285,1	906,6	108,5	270,0
of which in cities with poviat rights ... a	261	250	3	8	2926,3	2560,2	334,3	31,8
b	26	23	1	2	170,1	167,5	0,3	2,3
outside urban areas ... a	3114	1977	141	996	122692,0	51428,7	12158,3	59105,0
b	2565	1794	208	563	75850,3	42497,0	13572,6	19780,7

TABLE 44. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010		Sales contracts				Area of land sold			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		number				in thous. m^2			
Łódzkie									
Agricultural land and forest land as well as woody and bushy land	a	7694	6921	389	384	88875,0	79483,9	3260,4	6130,7
	b	6189	5641	140	408	79238,4	69242,7	2790,3	7205,4
located in urban areas	a	1349	1134	181	34	9649,8	8325,6	979,2	345,0
	b	626	570	21	35	2549,2	2394,0	52,6	102,6
of which in cities with poviat rights	a	61	60	1	-	350,2	350,2	0,1	-
	b	117	114	3	-	732,3	704,6	27,8	-
outside urban areas	a	6345	5787	208	350	79225,2	71158,3	2281,3	5785,7
	b	5563	5071	119	373	76689,2	66848,7	2737,7	7102,8
Małopolskie									
Agricultural land and forest land as well as woody and bushy land	a	8041	7532	251	258	45218,0	40559,0	2207,9	2451,1
	b	8087	7675	260	152	38513,1	35450,0	1203,8	1859,3
located in urban areas	a	1507	1400	50	57	7414,0	6989,8	124,8	299,3
	b	1288	1201	56	31	3691,9	3544,8	54,0	93,1
of which in cities with poviat rights	a	223	201	11	11	805,8	650,3	74,3	81,2
	b	261	250	6	5	704,2	693,2	8,0	3,0
outside urban areas	a	6534	6132	201	201	37804,0	33569,2	2083,0	2151,7
	b	6799	6474	204	121	34821,2	31905,2	1149,8	1766,2
Mazowieckie									
Agricultural land and forest land as well as woody and bushy land	a	10562	10084	124	354	168203,0	159100,1	4080,3	5022,5
	b	10868	10252	130	486	136686,7	130215,2	2137,6	4333,9
located in urban areas	a	1032	967	26	39	8207,2	7882,4	78,1	246,6
	b	1190	1098	16	76	4346,4	4088,1	17,0	241,4
of which in cities with poviat rights	a	173	157	7	9	758,0	720,9	17,0	20,0
	b	478	463	1	14	1378,2	1331,0	0,9	46,3
outside urban areas	a	9530	9117	98	315	159995,8	151217,7	4002,1	4776,0
	b	9678	9154	114	410	132340,3	126127,1	2120,6	4092,5
Opolskie									
Agricultural land and forest land as well as woody and bushy land	a	3770	2791	302	677	87323,4	55357,2	15582,7	16383,5
	b	2443	1544	174	725	44808,0	27649,3	6130,7	11028,0
located in urban areas	a	594	343	73	178	3979,3	2416,1	969,6	593,6
	b	352	210	35	107	1967,4	1285,7	138,4	543,3
of which in cities with poviat rights	a	43	37	2	4	334,6	274,5	35,2	25,0
	b	18	16	2	-	53,8	47,6	6,2	-
outside urban areas	a	3176	2448	229	499	83344,1	52941,1	14613,1	15790,0
	b	2091	1334	139	618	42840,6	26363,7	5992,3	10484,7

TABLE 44. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m^2			
Podkarpackie								
Agricultural land and forest land as well as woody and bushy land ....a	9363	7290	458	1615	80980,3	53303,8	2615,5	25061,0
b	8438	6608	359	1471	64065,2	46876,3	4204,8	12984,1
located in urban areas ....a	1386	1142	118	126	4452,0	3573,1	161,5	717,4
b	1171	960	55	156	3577,9	2956,1	105,1	516,8
of which in cities with poviat rights ....a	413	364	19	30	1061,7	934,7	14,1	112,9
b	200	160	5	35	472,6	379,1	8,9	84,6
outside urban areas ....a	7977	6148	340	1489	76528,3	49730,7	2454,0	24343,6
b	7267	5648	304	1315	60487,3	43920,2	4099,8	12467,3
Podlaskie								
Agricultural land and forest land as well as woody and bushy land ....a	4167	3639	148	380	84106,3	71403,9	6076,5	6625,9
b	5296	4851	161	284	90348,7	80299,1	6347,7	3701,9
located in urban areas ....a	565	486	25	54	4507,9	2913,5	85,9	1508,6
b	579	534	16	29	3285,4	3172,2	37,8	75,3
of which in cities with poviat rights ....a	202	181	18	3	664,3	399,7	28,9	235,6
b	205	198	6	1	597,9	581,3	15,2	1,5
outside urban areas ....a	3602	3153	123	326	79598,4	68490,5	5990,7	5117,3
b	4717	4317	145	255	87063,3	77126,9	6309,8	3626,6
Pomorskie								
Agricultural land and forest land as well as woody and bushy land ....a	4840	4151	183	506	93804,1	52002,5	19627,4	22174,2
b	5670	4862	229	579	123889,3	77425,9	19195,5	27267,9
located in urban areas ....a	549	450	49	50	1324,4	788,1	98,2	438,1
b	522	423	37	62	2152,7	1694,7	187,9	270,1
of which in cities with poviat rights ....a	32	7	25	-	93,2	20,5	72,7	-
b	23	18	3	2	247,1	182,3	61,8	3,1
outside urban areas ....a	4291	3701	134	456	92479,7	51214,4	19529,2	21736,1
b	5148	4439	192	517	121736,7	75731,2	19007,6	26997,9
Śląskie								
Agricultural land and forest land as well as woody and bushy land ....a	7700	7137	183	380	9232056,4	9227251,6	1781,4	4553,6
b	6678	5736	477	465	121466,2	111533,0	5525,7	4407,6
located in urban areas ....a	3005	2781	86	138	12067,5	10681,4	164,2	1221,9
b	2912	2514	142	256	11427,7	9188,8	1072,4	1166,5
of which in cities with poviat rights ....a	1574	1439	57	78	6056,6	5165,6	122,2	768,9
b	1218	1036	50	132	4644,9	4116,2	97,7	431,0
outside urban areas ....a	4695	4356	97	242	9220578,1	9216570,1	1617,2	3331,7
b	3766	3222	335	209	110038,6	102344,2	4453,3	3241,0

TABLE 44. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m^2			
Świętokrzyskie								
Agricultural land and forest land as well as woody and bushy land ....a	745	633	43	69	4550,8	3815,0	189,8	546,0
b	4096	3759	64	273	42400,8	38444,2	361,3	3595,3
located in urban areas ....a	506	418	36	52	1203,3	970,9	166,0	66,5
b	482	456	11	15	1666,7	1572,8	18,3	75,6
of which in cities with poviat rights ....a	102	98	3	1	141,0	137,2	1,1	2,7
b	63	52	8	3	128,0	110,3	3,0	14,6
outside urban areas ....a	239	215	7	17	3347,5	2844,1	23,9	479,6
b	3614	3303	53	258	40734,1	36871,4	343,1	3519,7
Warmińsko-mazurskie								
Agricultural land and forest land as well as woody and bushy land ....a	6064	4566	456	1042	238004,2	135175,5	47629,3	55199,4
b	5283	3885	285	1113	207333,2	117872,4	33640,4	55820,4
located in urban areas ....a	591	401	47	143	25556,1	16175,5	1142,1	8238,5
b	213	142	19	52	971,1	736,3	6,2	228,6
of which in cities with poviat rights ....a	80	70	10	-	290,0	272,9	17,1	-
b	6	6	-	-	81,4	81,4	-	-
outside urban areas ....a	5473	4165	409	899	212448,1	119000,0	46487,2	46960,9
b	5070	3743	266	1061	206362,1	117136,1	33634,2	55591,8
Wielkopolskie								
Agricultural land and forest land as well as woody and bushy land ....a	7446	6507	304	635	100542,3	80229,5	9604,9	10707,9
b	9386	8847	227	312	126134,2	118744,8	4163,4	3226,0
located in urban areas ....a	930	739	70	121	3305,5	2962,0	39,7	303,7
b	1245	1128	61	56	3732,7	3548,0	129,4	55,3
of which in cities with poviat rights ....a	98	84	3	11	461,1	419,2	0,3	41,6
b	175	158	11	6	655,5	615,8	29,6	10,1
outside urban areas ....a	6516	5768	234	514	97236,9	77267,5	9565,2	10404,2
b	8141	7719	166	256	122401,5	115196,8	4034,0	3170,7
Zachodniopomorskie								
Agricultural land and forest land as well as woody and bushy land ....a	3418	2249	393	776	120752,1	42806,6	31160,0	46785,5
b	4442	3075	336	1031	138503,1	56482,9	37581,4	44438,9
located in urban areas ....a	461	285	59	117	2771,7	1385,6	112,2	1273,9
b	653	389	48	216	2802,2	1961,4	207,6	633,1
of which in cities with poviat rights ....a	69	68	-	1	504,1	495,8	-	8,2
b	143	116	2	25	682,9	651,4	0,4	31,1
outside urban areas ....a	2957	1964	334	659	117980,4	41421,0	31047,7	45511,6
b	3789	2686	288	815	135701,0	54521,4	37373,7	43805,8

TABLE 45. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Poland								
Agricultural land and forest land as well as woody and bushy land ... a	7303235	6243751	316254	743230	0,7	0,6	1,7	2,2
b	6268960	5373850	257444	637666	3,9	4,5	1,6	2,6
located in urban areas ... a	2012482	1672841	69809	269831	17,7	18,6	13,5	14,5
b	1342691	1142635	35586	164470	24,1	25,1	12,6	22,8
of which in cities with poviat rights ... a	1336407	1107205	27861	201341	71,1	68,2	35,3	113,7
b	528436	446967	9204	72265	44,7	43,8	33,9	54,1
outside urban areas ... a	5290753	4570910	246445	473398	0,5	0,4	1,4	1,5
b	4926269	4231215	221858	473196	3,2	3,7	1,4	2,0
Dolnośląskie								
Agricultural land and forest land as well as woody and bushy land ... a	1312308	1133109	40036	139163	8,2	10,7	2,8	3,4
b	413739	280728	17910	115101	4,8	5,1	2,2	4,9
located in urban areas ... a	556580	483967	7966	64647	68,7	82,8	15,8	37,0
b	92250	35907	3896	52447	12,2	7,6	7,1	23,0
of which in cities with poviat rights ... a	490782	439382	3632	47768	212,3	232,7	102,5	123,0
b	40390	1390	754	38246	57,4	14,4	75,7	64,0
outside urban areas ... a	755728	649142	32070	74516	4,9	6,5	2,3	1,9
b	321489	244821	14014	62654	4,1	4,9	1,8	3,0
Kujawsko-pomorskie								
Agricultural land and forest land as well as woody and bushy land ... a	503769	455870	18421	29478	4,2	4,6	1,9	2,5
b	398331	366432	11340	20559	4,2	4,5	1,9	3,2
located in urban areas ... a	68187	64050	719	3417	22,3	21,8	20,3	40,9
b	30640	25770	1475	3395	18,4	20,5	11,5	12,4
of which in cities with poviat rights ... a	39276	39011	5	260	36,4	36,4	11,1	40,1
b	2909	2120	-	789	12,7	17,8	-	7,2
outside urban areas ... a	435582	391820	17702	26060	3,7	4,0	1,8	2,2
b	367691	340662	9865	17164	4,0	4,2	1,7	2,8
Lubelskie								
Agricultural land and forest land as well as woody and bushy land ... a	346423	328904	8759	8760	2,7	2,9	1,6	0,9
b	324556	284031	11721	28804	2,5	2,8	1,2	1,5
located in urban areas ... a	41513	37233	3582	698	12,4	11,8	71,5	5,3
b	44903	39308	418	5177	15,1	15,4	21,6	13,1
of which in cities with poviat rights ... a	19127	15657	3127	343	20,2	18,2	86,1	6,7
b	4182	4067	115	-	12,3	12,0	62,1	-
outside urban areas ... a	304910	291671	5177	8062	2,5	2,7	0,9	0,8
b	279653	244723	11303	23627	2,2	2,5	1,2	1,3
Lubuskie								
Agricultural land and forest land as well as woody and bushy land ... a	295414	191875	23296	80243	2,2	3,2	1,8	1,3
b	153503	109551	14459	29493	2,0	2,5	1,1	1,5
located in urban areas ... a	78648	66796	8843	3009	7,5	7,8	15,9	2,2
b	22097	17372	1184	3541	17,2	19,2	10,9	13,1
of which in cities with poviat rights ... a	62528	54252	7597	678	21,4	21,2	22,7	21,3
b	2565	2241	29	295	15,1	13,4	99,3	126,6
outside urban areas ... a	216765	125079	14452	77235	1,8	2,4	1,2	1,3
b	131406	92179	13275	25952	1,7	2,2	1,0	1,3

TABLE 45. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Łódzkie								
Agricultural land and forest land as well as woody and bushy land....a	349282	324632	17407	7243	3,9	4,1	5,3	1,2
b	264954	246892	5495	12567	3,3	3,6	2,0	1,7
located in urban areas....a	91078	77111	13147	819	9,4	9,3	13,4	2,4
b	58237	55437	1014	1786	22,8	23,2	19,3	17,4
of which in cities with poviat rights....a	12086	12085	1	-	34,5	34,5	25,0	-
b	21802	21419	383	-	29,8	30,4	13,8	-
outside urban areas....a	258204	247521	4260	6424	3,3	3,5	1,9	1,1
b	206717	191455	4481	10781	2,7	2,9	1,6	1,5
Małopolskie								
Agricultural land and forest land as well as woody and bushy land....a	327692	310239	4718	12735	7,2	7,6	2,1	5,2
b	423058	398528	12513	12017	11,0	11,2	10,4	6,5
located in urban areas....a	55989	52889	1024	2076	7,6	7,6	8,2	6,9
b	104553	96564	3487	4502	28,3	27,2	64,6	48,4
of which in cities with poviat rights....a	14087	13056	443	588	17,5	20,1	6,0	7,2
b	34997	33147	953	897	49,7	47,8	119,9	295,7
outside urban areas....a	271703	257350	3694	10660	7,2	7,7	1,8	5,0
b	318505	301964	9026	7515	9,1	9,5	7,9	4,3
Mazowieckie								
Agricultural land and forest land as well as woody and bushy land....a	1030270	1006717	14403	9149	6,1	6,3	3,5	1,8
b	845530	798529	6261	40740	6,2	6,1	2,9	9,4
located in urban areas....a	115965	107153	6467	2345	14,1	13,6	82,8	9,5
b	241803	226405	335	15063	55,6	55,4	19,7	62,4
of which in cities with poviat rights....a	20660	19544	889	228	27,3	27,1	52,3	11,4
b	150176	145648	30	4498	109,0	109,4	33,6	97,2
outside urban areas....a	914304	899564	7935	6805	5,7	5,9	2,0	1,4
b	603727	572124	5926	25677	4,6	4,5	2,8	6,3
Opolskie								
Agricultural land and forest land as well as woody and bushy land....a	171868	117081	17908	36879	2,0	2,1	1,1	2,3
b	136939	80133	14252	42554	3,1	2,9	2,3	3,9
located in urban areas....a	23896	12547	2768	8581	6,0	5,2	2,9	14,5
b	21433	13445	2055	5933	10,9	10,5	14,8	10,9
of which in cities with poviat rights....a	2177	1496	32	649	6,5	5,5	0,9	26,0
b	691	487	204	-	12,9	10,2	33,1	0,0
outside urban areas....a	147972	104534	15139	28299	1,8	2,0	1,0	1,8
b	115506	66688	12197	36621	2,7	2,5	2,0	3,5

TABLE 45. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Podkarpackie								
Agricultural land and forest land as well as woody and bushy land...a	188340	152771	6587	28982	2,3	2,9	2,5	1,2
b	212150	172281	9754	30115	3,3	3,7	2,3	2,3
located in urban areas...a	44522	38268	2041	4212	10,0	10,7	12,6	5,9
b	58842	49408	1773	7661	16,4	16,7	16,9	14,8
of which in cities with poviat rights...a	17104	16162	314	628	16,1	17,3	22,3	5,6
b	11080	9020	82	1978	23,4	23,8	9,3	23,4
outside urban areas...a	143819	114503	4546	24770	1,9	2,3	1,9	1,0
b	153308	122873	7981	22454	2,5	2,8	1,9	1,8
Podlaskie								
Agricultural land and forest land as well as woody and bushy land...a	162075	142385	8031	11660	1,9	2,0	1,3	1,8
b	295548	275503	10084	9961	3,3	3,4	1,6	2,7
located in urban areas...a	43921	36260	3647	4013	9,7	12,4	42,5	2,7
b	57840	53830	1859	2151	17,6	17,0	49,1	28,6
of which in cities with poviat rights...a	31484	27877	3460	147	47,4	69,7	119,7	0,6
b	33649	31563	1403	683	56,3	54,3	92,1	470,7
outside urban areas...a	118154	106124	4384	7646	1,5	1,5	0,7	1,5
b	237708	221673	8225	7810	2,7	2,9	1,3	2,2
Pomorskie								
Agricultural land and forest land as well as woody and bushy land...a	249796	178076	44015	27704	2,7	3,4	2,2	1,2
b	547014	460124	29571	57319	4,4	5,9	1,5	2,1
located in urban areas...a	37275	31711	2529	3036	28,1	40,2	25,8	6,9
b	64470	54231	2424	7815	29,9	32,0	12,9	28,9
of which in cities with poviat rights...a	2653	523	2130	-	28,5	25,5	29,3	-
b	4268	3702	190	376	17,3	20,3	3,1	122,9
outside urban areas...a	212520	146366	41486	24668	2,3	2,9	2,1	1,1
b	482544	405893	27147	49504	4,0	5,4	1,4	1,8
Śląskie								
Agricultural land and forest land as well as woody and bushy land...a	920221	749723	9302	161195	0,1	0,1	5,2	35,4
b	557940	501986	20423	35531	4,6	4,5	3,7	8,1
located in urban areas...a	686588	531220	5729	149639	56,9	49,7	34,9	122,5
b	314273	281212	8378	24683	27,5	30,6	7,8	21,2
of which in cities with poviat rights...a	587713	436228	4066	147420	97,0	84,4	33,3	191,7
b	161974	141156	4249	16569	34,9	34,3	43,5	38,4
outside urban areas...a	233633	218504	3573	11557	0,0	0,0	2,2	3,5
b	243667	220774	12045	10848	2,2	2,2	2,7	3,3

TABLE 45. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD (cont.)**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Świętokrzyskie								
Agricultural land and forest land as well as woody and bushy land ....a	91567	83385	4170	4013	20,1	21,9	22,0	7,3
b	134732	128820	771	5141	3,2	3,4	2,1	1,4
located in urban areas ....a	80395	73438	4118	2839	66,8	75,6	24,8	42,7
b	30913	29382	358	1173	18,5	18,7	19,6	15,5
of which in cities with poviat rights ....a	27519	27194	189	137	195,2	198,3	171,4	50,2
b	8762	7339	330	1093	68,5	66,5	108,5	74,7
outside urban areas ....a	11172	9947	52	1174	3,3	3,5	2,2	2,4
b	103819	99438	413	3968	2,5	2,7	1,2	1,1
Warmińsko-mazurskie								
Agricultural land and forest land as well as woody and bushy land ....a	663053	527860	45321	89872	2,8	3,9	1,0	1,6
b	423055	301048	36101	85906	2,0	2,6	1,1	1,5
located in urban areas ....a	46973	34449	3263	9262	1,8	2,1	2,9	1,1
b	17637	12574	157	4906	18,2	17,1	25,3	21,5
of which in cities with poviat rights ....a	9408	7252	2156	-	32,4	26,6	125,8	-
b	1300	1300	-	-	16,0	16,0	-	-
outside urban areas ....a	616079	493411	42058	80610	2,9	4,1	0,9	1,7
b	405418	288474	35944	81000	2,0	2,5	1,1	1,5
Wielkopolskie								
Agricultural land and forest land as well as woody and bushy land ....a	379193	326915	20842	31436	3,8	4,1	2,2	2,9
b	750393	713536	16298	20559	5,9	6,0	3,9	6,4
located in urban areas ....a	51304	43766	858	6680	15,5	14,8	21,6	22,0
b	119190	109113	4936	5141	31,9	30,8	38,1	92,9
of which in cities with poviat rights ....a	10698	8666	9	2024	23,2	20,7	26,6	48,6
b	24623	21606	432	2585	37,6	35,1	14,6	255,3
outside urban areas ....a	327889	283149	19984	24756	3,4	3,7	2,1	2,4
b	631203	604423	11362	14311	5,2	5,2	2,8	4,5
Zachodniopomorskie								
Agricultural land and forest land as well as woody and bushy land ....a	277340	181616	36539	59185	2,3	4,2	1,2	1,3
b	387518	255728	40491	90921	2,8	4,5	1,1	2,0
located in urban areas ....a	36221	22224	7131	6867	13,1	16,0	63,5	5,4
b	63610	42677	1837	19096	22,7	21,8	8,8	30,2
of which in cities with poviat rights ....a	12026	11416	-	610	23,9	23,0	-	74,2
b	25068	20762	50	4256	36,7	31,9	125,0	137,0
outside urban areas ....a	241119	159393	29408	52319	2,0	3,8	0,9	1,1
b	323908	213051	38654	71825	2,4	3,9	1,0	1,6

TABLE 46. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND AS WELL AS WOODY AND BUSHY LAND SOLD IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m^2			
Agricultural land ....a	9053	8522	123	408	124906,1	109357,0	5645,0	9904,1
b	8890	7624	176	1090	125701,1	98322,3	9389,6	17989,2
located in urban areas ....a	627	584	24	19	3269,1	3087,6	50,1	131,4
b	624	529	10	85	2846,7	2451,8	19,3	375,7
of which in cities with poviat rights ....a	180	161	11	8	948,5	860,6	36,3	51,6
b	59	58	1	-	295,8	294,0	1,9	-
above 200 thous. inhabitants...................a	108	97	11	-	445,8	409,4	36,3	-
b	42	41	1	-	188,2	186,3	1,9	-
below 200 thous. inhabitants...................a	72	64	-	8	502,8	451,2	-	51,6
b	17	17	-	-	107,6	107,6	-	-
outside urban areas ....a	8426	7938	99	389	121637,0	106269,3	5594,9	9772,8
b	8266	7095	166	1005	122854,4	95870,6	9370,3	17613,5
Forest land as well as woody and bushy land....................a	285	280	-	5	2540,8	2484,1	-	56,7
b	253	204	3	46	3230,4	2610,8	7,4	612,2
located in urban areas ....a	19	19	-	-	76,9	76,9	-	-
b	15	14	-	1	126,4	108,4	-	18,1
of which in cities with poviat rights ....a	-	-	-	-	-	-	-	-
b	5	5	-	-	45,4	45,4	-	-
above 200 thous. inhabitants...................a	-	-	-	-	-	-	-	-
b	2	2	-	-	7,9	7,9	-	-
below 200 thous. inhabitants...................a	-	-	-	-	-	-	-	-
b	3	3	-	-	37,5	37,5	-	-
outside urban areas ....a	266	261	-	5	2463,9	2407,2	-	56,7
b	238	190	3	45	3104,0	2502,4	7,4	594,2

TABLE 47. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF AGRICULTURAL LAND AND FOREST LAND IN LUBELSKIE VOIVODSHIP**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Agricultural land ....a	342405	324954	8759	8692	2,7	3,0	1,6	0,9
b	321456	281456	11708	28292	2,6	2,9	1,2	1,6
located in urban areas ....a	40960	36680	3582	698	12,5	11,9	71,5	5,3
b	44602	39035	418	5149	15,7	15,9	21,6	13,7
of which in cities with poviat rights ....a	19127	15657	3127	343	20,2	18,2	86,1	6,7
b	4029	3914	115	-	13,6	13,3	62,1	-
above 200 thous. inhabitants...................a	15479	12352	3127	-	34,7	30,2	86,1	-
b	3592	3477	115	-	19,1	18,7	62,1	-
below 200 thous. inhabitants...................a	3648	3305	-	343	7,3	7,3	-	6,7
b	437	437	-	-	4,1	4,1	-	-
outside urban areas ....a	301445	288274	5177	7994	2,5	2,7	0,9	0,8
b	276854	242421	11290	23143	2,3	2,5	1,2	1,3
Forest land as well as woody and bushy land....................a	4018	3950	-	68	1,6	1,6	-	1,2
b	3100	2575	13	512	1,0	1,0	1,8	0,8
located in urban areas ....a	553	553	-	-	7,2	7,2	-	-
b	301	273	-	28	2,4	2,5	-	1,5
of which in cities with poviat rights ....a	-	-	-	-	-	-	-	-
b	153	153	-	-	3,4	3,4	-	-
above 200 thous. inhabitants...................a	-	-	-	-	-	-	-	-
b	87	87	-	-	10,9	10,9	-	-
below 200 thous. inhabitants...................a	-	-	-	-	-	-	-	-
b	66	66	-	-	1,8	1,8	-	-
outside urban areas ....a	3465	3397	-	68	1,4	1,4	-	1,2
b	2799	2302	13	484	0,9	0,9	1,8	0,8

TABLE 48. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of land sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m^2			
Total a	**9338**	**8802**	**123**	**413**	**127446,9**	**111841,1**	**5645,0**	**9960,8**
b	**9143**	**7828**	**179**	**1136**	**128931,6**	**100933,1**	**9397,0**	**18601,4**
Bialski sub-region a	980	773	53	154	20952,2	16974,0	2166,4	1811,8
b	900	699	51	150	16729,3	13153,3	993,0	2583,0
Poviats:								
bialski a	449	361	32	56	5706,2	3367,1	1839,6	499,5
b	480	365	39	76	5901,8	4308,0	889,1	704,6
parczewski a	80	51	12	17	1037,3	675,6	140,8	220,8
b	89	67	9	13	1841,3	1509,1	91,9	240,2
radzyński a	84	76	4	4	914,0	873,1	17,6	23,4
b	91	82	1	8	800,9	768,8	0,4	31,6
włodawski a	340	258	5	77	13037,5	11801,1	168,4	1068,0
b	231	176	2	53	8082,9	6464,8	11,5	1606,6
City with poviat rights:								
Biała Podlaska a	27	27	-	-	257,2	257,2	-	-
b	9	9	-	-	102,5	102,5	-	-
Chełmsko-zamojski sub-region a	3512	3321	25	166	62197,4	53059,1	2430,6	6707,6
b	3637	3252	92	293	67231,5	52623,8	8076,0	6531,7
Poviats:								
biłgorajski a	524	501	1	22	5275,2	5143,8	10,6	120,8
b	284	275	3	6	3637,9	3493,5	33,5	110,9
chełmski a	374	284	14	76	7911,4	4504,8	414,6	2992,1
b	916	671	61	184	21414,4	12536,1	3939,2	4939,1
hrubieszowski a	700	654	6	40	20119,7	14927,3	1878,4	3314,0
b	602	541	23	38	18071,8	13421,6	4055,0	595,3
krasnostawski a	479	472	1	6	5651,3	5569,1	27,8	54,4
b	549	480	4	65	6488,3	5564,2	37,6	886,4
tomaszowski a	628	628	-	-	14459,6	14459,6	-	-
b	476	476	-	-	8952,0	8952,0	-	-
zamojski a	726	716	2	8	7833,3	7782,3	9,2	41,8
b	799	798	1	-	8624,6	8613,9	10,7	-

TABLE 48. **SALES CONTRACTS AND AREA OF AGRICULTURAL LAND AND FOREST LAND SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – 2007 b – 2010	Sales contracts				Area of properties sold			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	number				in thous. m^2			
Chełmsko-zamojski sub-region (cont.)								
Cities with poviat rights:								
Chełm ....a	68	56	1	11	815,9	584,3	90,1	141,5
b	1	1	-	-	1,0	1,0	-	-
Zamość..............................a	13	10	-	3	130,9	87,9	-	43,0
b	10	10	-	-	41,6	41,6	-	-
Lubelski sub-region...............a	2845	2765	27	53	22274,3	20253,5	944,7	1076,2
b	2426	2350	12	64	19989,2	18953,1	199,6	836,6
Poviats:								
lubartowski ....a	353	346	2	5	3423,4	3168,6	20,9	234,0
b	562	539	1	22	4820,8	4644,3	0,6	175,9
lubelski ....a	1818	1817	-	1	12442,7	12378,3	-	64,4
b	1305	1305	-	-	9203,4	9203,4	-	-
łęczyński............................a	329	268	14	47	4518,1	2852,9	887,4	777,8
b	361	309	10	42	4743,7	3885,9	197,1	660,7
świdnicki ....a	250	250	-	-	1576,6	1576,6	-	-
b	154	154	-	-	1025,2	1025,2	-	-
City with poviat rights:								
Lublin.................................a	95	84	11	-	313,5	277,2	36,3	-
b	44	43	1	-	196,1	194,3	1,9	-
Puławski sub-region.............a	2001	1943	18	40	22023,0	21554,4	103,3	365,2
b	2180	1527	24	629	24981,5	16202,9	128,4	8650,1
Poviats:								
janowski ....a	349	320	5	24	3411,3	3096,9	86,8	227,6
b	341	332	3	6	4150,8	4008,7	9,8	132,3
kraśnicki ....a	241	233	6	2	2324,2	2311,7	8,5	4,0
b	358	351	5	2	3678,3	3651,7	22,4	4,2
łukowski.............................a	394	385	4	5	6681,7	6619,5	2,0	60,2
b	593	-	10	583	8100,6	-	50,5	8050,1
opolski ....a	477	469	-	8	4300,9	4228,5	-	72,4
b	401	377	4	20	4311,6	4110,3	21,9	179,4
puławski ....a	312	310	1	1	3523,4	3516,7	5,7	1,0
b	247	229	2	16	2293,2	1996,9	23,8	272,4
rycki ....a	228	226	2	-	1781,5	1781,2	0,2	-
b	240	238	-	2	2447,0	2435,4	-	11,6

TABLE 49. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M^2 OF AGRICULTURAL LAND AND FOREST LAND SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS**

SPECIFICATION a – 2007 b – 2010	Transaction value				Average price for 1 m2 of property			
	total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
	in thous. PLN				in PLN			
Total.....a	**346423**	**328904**	**8759**	**8760**	**2,72**	**2,94**	**1,55**	**0,88**
b	**324556**	**284031**	**11721**	**28804**	**2,52**	**2,81**	**1,25**	**1,55**
Bialski sub-region.....a	25960	21282	2286	2392	1,24	1,25	1,06	1,32
b	22448	18163	1042	3243	1,34	1,38	1,05	1,26
Poviats:								
bialski .....a	9459	7197	1310	952	1,66	2,14	0,71	1,91
b	11390	8781	908	1701	1,93	2,04	1,02	2,41
parczewski .....a	907	694	91	122	0,87	1,03	0,65	0,55
b	2241	1887	124	230	1,22	1,25	1,35	0,96
radzyński .....a	920	896	11	13	1,01	1,03	0,63	0,55
b	1038	1002	-	36	1,30	1,30	-	1,14
włodawski.....a	13437	11258	874	1305	1,03	0,95	5,19	1,22
b	7449	6163	10	1276	0,92	0,95	0,87	0,79
City with poviat rights:								
Biała Podlaska .....a	1238	1238	-	-	4,81	4,81	-	-
b	330	330	-	-	3,22	3,22	-	-
Chełmsko-zamojski sub-region .....a	79311	71728	2231	5352	1,28	1,35	0,92	0,80
b	96042	79350	9948	6744	1,43	1,51	1,23	1,03
Poviats:								
biłgorajski .....a	11350	10981	4	366	2,15	2,13	0,38	3,03
b	8487	8356	75	56	2,33	2,39	2,24	0,51
chełmski .....a	5820	4957	194	668	0,74	1,10	0,47	0,22
b	29562	20327	4029	5206	1,38	1,62	1,02	1,05
hrubieszowski.....a	27409	21619	1978	3812	1,36	1,45	1,05	1,15
b	24151	17615	5805	731	1,34	1,31	1,43	1,23
krasnostawski .....a	7123	7078	16	29	1,26	1,27	0,56	0,53
b	7926	7142	33	751	1,22	1,28	0,88	0,85
tomaszowski .....a	15079	15079	-	-	1,04	1,04	-	-
b	12967	12967	-	-	1,45	1,45	-	-
zamojski .....a	9441	9409	3	28	1,21	1,21	0,36	0,67
b	12776	12770	6	-	1,48	1,48	0,56	-

TABLE 49. **TRANSACTION VALUE AND AVERAGE PRICE FOR 1 M² OF AGRICULTURAL LAND AND FOREST LAND SOLD IN LUBELSKIE VOIVODSHIP BY POVIATS (cont.)**

SPECIFICATION a – 2007 b – 2010		Transaction value				Average price for 1 m2 of property			
		total	free market	sale without tender procedure	sale under tender procedure	total	free market	sale without tender procedure	sale under tender procedure
		in thous. PLN				in PLN			
Chełmsko-zamojski sub-region (cont.)									
Cities with poviat rights:									
Chełm	a	2489	2091	36	362	3,05	3,58	0,40	2,56
	b	68	68	-	-	69,60	69,60	-	-
Zamość	a	601	513	-	88	4,59	5,84	-	2,04
	b	105	105	-	-	2,52	2,52	-	-
Lubelski sub-region	a	206986	202722	3728	535	9,29	10,01	3,95	0,50
	b	146453	145344	312	797	7,33	7,67	1,56	0,95
Poviats:									
lubartowski	a	6832	6698	7	127	2,00	2,11	0,32	0,54
	b	11639	11497	2	140	2,41	2,48	3,13	0,80
lubelski	a	162750	162724	-	26	13,08	13,15	-	0,40
	b	111540	111540	-	-	12,12	12,12	-	-
łęczyński	a	5560	4583	595	382	1,23	1,61	0,67	0,49
	b	9315	8463	195	657	1,96	2,18	-	-
świdnicki	a	16487	16487	-	-	10,46	10,46	-	-
	b	10280	10280	-	-	10,03	10,03	-	-
City with poviat rights:									
Lublin	a	15357	12230	3127	-	48,98	44,12	86,07	-
	b	3679	3564	115	-	18,76	18,34	62,13	-
Puławski sub-region	a	34166	33172	513	480	1,55	1,54	4,97	1,31
	b	59613	41174	419	18020	2,39	2,54	3,26	2,08
Poviats:									
janowski	a	2756	2569	59	129	0,81	0,83	0,67	0,56
	b	5182	5119	16	47	1,25	1,28	1,63	0,36
kraśnicki	a	4244	3815	426	2	1,83	1,65	50,02	0,52
	b	8304	8229	73	2	2,26	2,25	3,25	0,48
łukowski	a	7067	6943	23	102	1,06	1,05	11,18	1,69
	b	15540	-	222	15318	1,92	-	4,40	1,90
opolski	a	6074	5828	-	246	1,41	1,38	-	3,40
	b	6680	6418	88	174	1,55	1,56	4,01	0,97
puławski	a	11836	11833	2	2	3,36	3,36	0,35	1,50
	b	17317	14889	20	2408	7,55	7,46	0,84	8,84
rycki	a	2189	2185	3	-	1,23	1,23	15,33	-
	b	6590	6519	-	71	2,69	2,68	-	6,11

TABLE 50. **ENTITIES OPERATING ON THE REAL ESTATE MARKET IN LUBLIN**

SPECIFICATION a – 2007 b – 2010	Entities	
	total	w %
Total ....a	169	100
b	183	100
developers..........................a	20	12
b	15	8
intermediaries.....................a	37	22
b	50	28
notaries ....a	31	18
b	37	20
real estate appraisers ....a	48	28
b	48	26
housing cooperatives.........a	33	20
b	33	18

TABLE 51. **RESPONDENTS OF THE REAL MARKET SURVEY IN LUBLIN**

SPECIFICATION	Market		
	primary		secondary - intermediaries
	developers	dwelling investments	
2007			
Quarters:			
I	9	12	11
II	9	12	11
III	9	12	11
IV	11	11	11
2008			
Quarters:			
I	12	15	10
II	14	17	10
III	14	17	9
IV	14	17	10
2009			
Quarters:			
I	15	19	9
II	14	19	9
III	12	14	10
IV	11	16	9
2010			
Quarters:			
I	13	18	9
II	12	18	9
III	12	16	10
IV	12	21	10

TABLE 52. **SCOPE OF THE SAMPLE OF THE REAL MARKET SURVEY IN LUBLIN**

SPECIFICATION	Market			
	primary		secondary - intermediaries	
	offers	transactions	offers	transactions
2007				
Quarters:				
I	560	358	231	125
II	406	332	218	229
III	365	113	297	173
IV	495	111	305	203
2008				
Quarters:				
I	926	59	315	167
II	911	131	379	82
III	889	62	398	147
IV	717	61	389	172
2009				
Quarters:				
I	738	151	474	62
II	644	138	514	72
III	510	148	519	249
IV	514	109	552	58
2010				
Quarters:				
I	492	165	496	84
II	364	236	541	70
III	356	119	537	73
IV	587	162	579	98

TABLE 53. **AVAILABILITY OF AVERAGE DWELLING IN LUBLIN IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Market			
	primary		secondary	
	offers	transactions	offers	transactions
Average price for 1 m2 of a dwelling in PLN a	5047	4597	4962	4713
b	5266	5217	5091	4859
c	5287	4830	4977	4926
d	4996	4798	5139	4774
Number of square metres which can be bought for an average wage and salary in the enterprise sector a	0,50	0,55	0,51	0,53
b	0,53	0,53	0,55	0,57
c	0,53	0,59	0,57	0,57
d	0,63	0,66	0,61	0,66

TABLE 54. **PRICE VARIABILITY IN DATA SAMPLES ON THE REAL ESTATE MARKET IN LUBLIN IN THE YEARS 2007-2010**

SPECIFICATION a – 2007 b – 2008 c – 2009 d – 2010	Market			
	primary		secondary - intermediaries	
	offers	transactions	offers	transactions
	in %			
2007 - Quarters:				
I	18,0	18,3	26,6	31,6
II	19,6	18,9	21,0	28,5
III	20,1	25,8	22,0	23,0
IV	13,8	20,8	23,3	21,9
2008 – Quarters:				
I	12,5	21,4	20,6	19,0
II	10,7	19,0	18,7	14,6
III	10,4	13,7	18,4	16,6
IV	10,4	13,4	18,1	13,8
2009 – Quarters:				
I	10,9	13,0	19,6	16,3
II	11,3	16,0	18,4	18,5
III	16,0	9,5	19,0	16,8
IV	16,4	10,2	20,3	14,8
2010 - Quarters				
I	19,4	15,4	18,5	17,7
II	18,1	12,9	18,7	20,7
III	10,0	7,2	19,2	15,4
IV	10,4	8,8	20,3	14,7

TABLE 55. **MORTGAGES IN THE YEARS 2007-2010**

SPECIFICATION	Mortgages					Structure in %		
	total	in zloty		in foreign currencies		total	in zloty	in foreign currencies
		in PLN	dynamics in %	in PLN	dynamics in %			
2007 - Quarters:								
I	2244180	1576606	100,0	66757	100,0	100,0	70,3	29,7
II	2507238	1843350	116,9	663888	99,5	100,0	73,5	26,5
III	2786512	2086829	132,4	699683	104,8	100,0	74,9	25,1
IV	2877256	2162305	137,2	714951	107,1	100,0	75,2	24,8
2008 – Quarters:								
I	3042425	2227107	141,3	815318	122,1	100,0	73,2	26,8
II	3166506	2281318	144,7	885189	132,6	100,0	72,0	28,0
III	3403508	2323508	147,4	1080000	161,8	100,0	68,3	31,7
IV	3894093	2376200	150,7	1517893	227,4	100,0	61,0	39,0
2009 – Quarters:								
I	4170516	2464541	156,3	1705975	255,6	100,0	59,1	40,9
II	4231527	2611987	165,7	1619541	242,6	100,0	61,7	38,3
III	4348002	2815443	178,6	1532559	229,6	100,0	64,8	35,2
IV	4504590	3000154	190,3	1504435	225,4	100,0	66,6	33,4
2010 - Quarters								
I	4562297	3100554	196,7	1461743	219,0	100,0	68,0	32,0
II	4955282	3258861	206,7	1696421	254,1	100,0	65,8	34,2
III	5090853	3456440	219,2	1634413	244,8	100,0	67,9	32,1
IV	5361783	3632210	230,4	1729573	259,1	100,0	67,7	32,3

TABLE 56. **DWELLING SALES OFFERS AND TRANSACTIONS ON THE PRIMARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010**

SPECIFICATION	Total		Czechów		Czuby		Dziesiąta		Sławinek	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
2007 - Quarters:										
I	560	358	2	19	101	149	49	9	-	4
II	406	332	-	43	56	45	32	17	-	-
III	365	113	-	-	50	41	29	3	-	-
IV	495	111	14	12	58	20	177	7	-	-
2008 – Quarters:										
I	926	59	80	3	47	9	172	6	-	-
II	911	131	65	14	41	8	168	4	-	-
III	889	62	-	-	114	8	164	4	-	-
IV	717	61	66	11	38	9	155	9	50	-
2009 – Quarters:										
I	738	151	49	15	106	17	114	38	49	1
II	644	138	35	-	69	36	81	37	45	4
III	510	148	29	6	56	12	58	23	7	22
IV	514	109	22	7	39	17	103	11	8	15
2010 - Quarters										
I	492	165	9	13	18	17	63	21	32	20
II	364	236	26	57	5	17	41	41	11	21
III	356	119	7	19	23	11	18	23	90	33
IV	587	162	47	48	32	24	8	10	62	28

TABLE 56. **DWELLING SALES OFFERS AND TRANSACTIONS ON THE PRIMARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION	Śródmieście		Wiktoryn		Wrotków		LSM		Other	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
2007 - Quarters:										
I	32	52	265	70	111	55	-	-	-	-
II	57	24	165	190	96	13	-	-	-	-
III	46	12	160	41	80	16	-	-	-	-
IV	40	6	138	53	68	12	-	-	-	1
2008 – Quarters:										
I	34	6	396	12	61	7	67	-	69	16
II	28	6	487	22	48	12	67	-	7	65
III	76	4	491	36	38	9	-	-	6	1
IV	13	1	293	22	29	9	67	-	6	-
2009 – Quarters:										
I	12	1	333	52	2	27	67	-	6	-
II	10	16	301	34	36	5	67	-	-	6
III	41	-	230	71	22	14	67	-	-	-
IV	40	1	182	48	53	10	67	-	-	-
2010 - Quarters										
I	36	5	159	22	36	17	67	-	72	50
II	32	4	117	12	64	13	67	-	1	71
III	3	-	106	11	42	22	67	-	-	-
IV	1	2	121	21	31	11	67	-	218	18

TABLE 57. **DWELLING SALES OFFERS AND TRANSACTIONS ON THE SECONDARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010**

SPECIFICATION	Total		Bronowice		Czechów		Czuby		Dziesiąta		Kalinowszczyzna	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
2007 - Quarters:												
I	231	125	14	1	37	17	62	31	25	17	16	9
II	218	229	13	20	30	28	66	55	11	33	20	14
III	297	173	12	8	42	18	89	41	27	20	17	10
IV	305	203	14	5	37	27	103	62	32	16	21	12
2008 – Quarters:												
I	315	167	17	9	46	11	106	79	26	10	19	10
II	379	82	22	5	44	12	107	29	25	7	26	3
III	398	147	21	6	59	10	127	40	38	7	21	13
IV	389	172	19	7	67	14	117	46	43	11	25	9
2009 – Quarters:												
I	474	62	20	3	80	9	141	20	51	8	31	1
II	514	72	24	2	79	14	165	17	53	8	28	8
III	519	249	55	26	78	33	93	54	36	16	30	22
IV	552	58	58	1	80	13	91	12	35	5	33	3
2010 - Quarters												
I	496	84	51	7	83	12	74	14	36	4	34	4
II	541	70	51	12	93	11	76	9	46	4	38	2
III	537	73	48	2	92	15	74	12	40	5	29	7
IV	579	98	56	6	97	15	89	15	43	8	26	7

TABLE 57. **DWELLING SALES OFFERS AND TRANSACTIONS ON THE PRIMARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010 (cont.)**

SPECIFICATION	LSM		Sławinek		Śródmieście		Węglin		Wiktoryn		Wrotków		Other	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
2007 - Quarters:														
I	9	2	4	8	41	23	5	9	2	1	15	4	1	3
II	16	16	9	5	34	32	1	5	1	6	10	14	7	1
III	22	15	12	12	48	35	5	3	-	2	20	7	3	2
IV	16	10	10	14	42	43	5	2	1	-	22	11	2	1
2008 – Quarters:	14	9	14	2	40	19	6	7	4	3	23	8	-	-
I	16	5	17	1	52	7	8	-	30	2	32	11	-	-
II	15	7	14	3	55	21	6	4	11	27	31	9	-	-
III	19	8	20	5	41	23	4	3	7	32	26	14	1	-
IV														
2009 – Quarters:														
I	31	1	21	1	49	6	8	1	12	5	29	7	1	-
II	35	3	17	5	62	4	5	2	16	2	29	7	1	-
III	37	14	21	9	113	45	8	4	16	9	30	15	2	2
IV	35	8	28	2	129	8	13	0	15	1	33	2	2	3
2010 - Quarters														
I	29	5	28	3	94	23	21	2	11	4	32	4	3	2
II	31	5	34	2	99	18	21	1	14	-	37	3	1	3
III	35	4	34	5	121	10	14	2	10	1	32	6	8	4
IV	35	9	35	3	136	23	11	3	11	2	27	7	13	-

TABLE 58. **DWELLING OFFERS AND TRANSACTIONS IN LUBLIN ON THE PRIMARY MARKET BY NUMBER OF ROOMS IN RESIDENTIAL PREMISES IN THE YEARS 2007 - 2010**

SPECIFICATION	Total		Dwellings							
			with one room		with two rooms		with three rooms		with four rooms or more	
	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions
	number									
2007 - Quarters:										
I	560	358	36	46	225	123	211	143	88	46
II	406	332	26	15	191	143	141	131	48	43
III	365	113	15	11	174	52	119	47	57	3
IV	495	111	15	6	230	54	165	45	85	6
2008 – Quarters:										
I	926	59	79	-	464	37	274	19	109	3
II	911	131	64	7	465	55	259	47	123	22
III	889	62	60	4	466	32	244	22	119	4
IV	717	61	32	2	369	33	202	21	114	5
2009 – Quarters:										
I	738	151	56	12	338	72	222	48	122	19
II	644	138	50	6	290	73	194	42	110	17
III	510	148	40	9	205	76	154	53	111	10
IV	514	109	28	13	216	46	166	30	104	20
2010 - Quarters										
I	492	165	27	14	226	62	159	56	80	33
II	364	236	23	26	174	96	115	92	52	22
III	356	119	25	7	205	70	92	37	34	5
IV	587	162	59	11	296	67	201	48	31	36
	in %									
2007 - Quarters:										
I	100	100	6	13	40	34	38	40	16	13
II	100	100	6	5	47	43	35	39	12	13
III	100	100	4	10	48	46	33	41	15	3
IV	100	100	3	5	47	49	33	41	17	5
2008 – Quarters:										
I	100	100	8	-	50	63	30	32	12	5
II	100	100	7	5	51	42	28	36	14	17
III	100	100	7	6	53	52	27	35	13	7
IV	100	100	5	3	51	54	28	35	16	8
2009 – Quarters:										
I	100	100	8	8	46	48	30	32	16	12
II	100	100	8	4	45	53	30	31	17	12
III	100	100	8	6	40	51	30	36	22	7
IV	100	100	6	12	42	42	32	28	20	18
2010 - Quarters										
I	100	100	6	8	46	38	32	34	16	20
II	100	100	6	11	48	41	32	39	14	9
III	100	100	7	6	57	59	26	31	10	4
IV	100	100	11	7	50	41	34	30	5	22

TABLE 59. **DWELLING OFFERS AND TRANSACTIONS IN LUBLIN ON THE SECONDARY MARKET BY NUMBER OF ROOMS IN RESIDENTIAL PREMISES IN THE YEARS 2007 - 2010**

SPECIFICATION	Total		Dwellings							
			with one room		with one room		with one room		with one room	
	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions
	number									
2007 - Quarters:										
I	231	125	18	26	72	46	85	39	56	14
II	218	229	18	26	78	91	85	74	37	38
III	297	173	33	23	108	62	105	53	51	35
IV	305	203	37	39	111	70	105	67	52	27
2008 – Quarters:										
I	315	167	40	31	110	71	105	47	60	18
II	379	82	47	7	137	32	123	28	72	15
III	398	147	57	16	139	72	125	43	77	16
IV	389	172	44	33	134	74	135	42	76	23
2009 – Quarters:										
I	474	62	48	9	162	25	184	19	80	9
II	514	72	57	6	174	25	188	30	95	11
III	519	249	57	45	183	108	167	74	112	22
IV	552	58	48	12	199	22	181	14	124	10
2010 - Quarters										
I	496	84	40	11	169	44	169	21	118	8
II	541	70	44	9	171	42	195	15	131	4
III	537	73	49	10	146	34	203	19	139	10
IV	579	98	58	8	152	38	227	31	142	21
	in %									
2007 - Quarters:										
I	100	100	8	21	31	37	37	31	24	11
II	100	100	8	11	36	40	39	32	17	17
III	100	100	11	13	36	36	36	31	17	20
IV	100	100	12	19	36	35	35	33	17	13
2008 – Quarters:										
I	100	100	13	18	35	43	33	28	19	11
II	100	100	12	9	36	39	33	34	19	18
III	100	100	14	11	35	49	32	29	19	11
IV	100	100	11	19	34	43	35	25	20	13
2009 – Quarters:										
I	100	100	10	14	34	40	39	31	17	15
II	100	100	11	8	34	35	37	42	18	15
III	100	100	11	18	35	43	32	30	22	9
IV	100	100	9	21	36	38	33	24	22	17
2010 - Quarters										
I	100	100	8	13	34	52	34	25	24	10
II	100	100	8	13	32	60	36	21	24	6
III	100	100	9	13	27	47	38	26	26	14
IV	100	100	10	8	26	39	39	32	25	21

TABLE 60. **DWELLING OFFERS AND TRANSACTIONS IN LUBLIN ON THE PRIMARY MARKET BY FLOOR SPACE OF RESIDENTIAL PREMISES IN THE YEARS 2007 - 2010**

SPECIFICATION	Total		Dwellings with the area							
			below 40 m^2		40 m^2-60 m^2		60 m^2-80 m^2		above 80 m^2	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	number									
2007 - Quarters:										
I	560	358	49	33	271	175	150	118	90	32
II	406	332	35	21	217	176	100	95	54	40
III	365	113	24	11	181	71	109	28	51	3
IV	495	111	21	10	285	58	123	37	66	6
2008 – Quarters:										
I	926	59	97	4	531	36	206	15	92	4
II	911	131	77	9	529	70	202	34	103	18
III	889	62	72	6	535	33	182	20	100	3
IV	717	61	45	2	423	38	147	16	102	5
2009 – Quarters:										
I	738	151	68	10	383	85	171	38	116	18
II	644	138	69	6	319	85	150	30	106	17
III	510	148	52	13	232	83	118	43	108	9
IV	514	109	53	17	244	51	116	22	101	19
2010 - Quarters										
I	492	165	44	22	248	70	120	51	80	22
II	364	236	42	27	185	113	74	80	63	16
III	356	119	36	15	229	82	47	16	44	6
IV	587	162	68	10	349	92	121	23	49	37
	in %									
2007 - Quarters:										
I	100	100	9	9	48	49	27	33	16	9
II	100	100	9	6	53	53	25	29	13	12
III	100	100	6	10	50	63	30	25	14	2
IV	100	100	4	9	58	52	25	33	13	6
2008 – Quarters:										
I	100	100	11	7	57	61	22	25	10	7
II	100	100	9	7	58	53	22	26	11	14
III	100	100	8	10	60	53	21	32	11	5
IV	100	100	7	3	58	63	21	26	14	8
2009 – Quarters:										
I	100	100	9	7	52	56	23	25	16	12
II	100	100	11	4	50	62	23	22	16	12
III	100	100	10	9	46	56	23	29	21	6
IV	100	100	10	16	47	47	23	20	20	17
2010 - Quarters										
I	100	100	9	13	51	43	24	31	16	13
II	100	100	12	11	51	48	20	34	17	7
III	100	100	10	13	64	69	13	13	13	5
IV	100	100	11	6	60	57	21	14	8	23

TABLE 61. **DWELLING OFFERS AND TRANSACTIONS IN LUBLIN ON THE SECONDARY MARKET BY FLOOR SPACE OF RESIDENTIAL PREMISES IN THE YEARS 2007 - 2010**

SPECIFICATION	Total		Dwellings with the area							
			below 40 m^2		40 m^2-60 m^2		60 m^2-80 m^2		above 80 m^2	
	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions	offers	transac-tions
	number									
2007 - Quarters:										
I	231	125	100	50	63	28	22	33	46	14
II	218	229	115	105	43	53	30	45	30	26
III	297	173	125	80	67	43	60	32	45	18
IV	305	203	128	85	75	37	58	54	44	27
2008 – Quarters:										
I	315	167	130	75	80	28	62	47	43	17
II	379	82	168	42	96	15	69	17	46	8
III	398	147	163	81	109	27	80	31	46	8
IV	389	172	173	79	116	28	58	47	42	18
2009 – Quarters:										
I	473	62	212	33	141	16	66	9	54	4
II	514	72	85	30	217	21	153	12	59	9
III	519	249	85	73	219	120	140	44	75	12
IV	552	58	75	21	233	19	151	13	93	5
2010 - Quarters										
I	496	84	65	21	204	43	132	18	95	2
II	541	70	78	21	214	35	146	12	103	2
III	537	73	65	23	198	33	161	9	113	8
IV	579	98	68	17	187	39	196	30	128	12
	in %									
2007 - Quarters:										
I	100	100	43	40	27	23	10	26	20	11
II	100	100	52	46	20	23	14	20	14	11
III	100	100	42	46	23	25	20	19	15	10
IV	100	100	42	42	25	18	19	27	14	13
2008 – Quarters:										
I	100	100	41	45	25	17	20	28	14	10
II	100	100	45	51	25	18	18	21	12	10
III	100	100	41	55	27	19	20	21	12	5
IV	100	100	44	46	30	16	15	27	11	11
2009 – Quarters:										
I	100	100	45	53	30	26	14	15	11	6
II	100	100	17	41	42	29	30	17	11	13
III	100	100	16	29	42	48	27	18	15	5
IV	100	100	14	36	42	33	27	22	17	9
2010 - Quarters										
I	100	100	13	25	41	51	27	22	19	2
II	100	100	14	30	40	50	27	17	19	3
III	100	100	12	32	37	45	30	12	21	11
IV	100	100	12	17	32	40	34	31	22	12

TABLE 62. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in %							
Total ....a	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Price for 1 m^2 in PLN								
below 2000..............a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-
2000-3000...............a	18,4	14,0	4,1	0,2	0,0	-	-	-
b	38,6	26,5	15,9	2,7	6,8	3,1	-	-
3001-4000...............a	61,3	25,4	20,0	6,1	5,5	2,4	2,3	2,8
b	45,8	53,0	39,8	22,5	11,9	21,4	4,8	1,6
4001-5000..............a	20,4	53,5	44,1	40,4	53,0	46,9	48,2	32,1
b	15,6	18,1	17,7	39,6	35,6	48,9	56,5	47,5
5001-6000...............a	-	7,1	25,2	43,8	36,3	46,3	45,9	61,7
b	-	2,4	22,1	28,8	32,2	21,4	29,0	37,7
6001-7000...............a	-	-	5,2	8,7	4,9	4,1	3,4	3,2
b	-	-	4,4	5,4	11,9	4,6	8,1	11,5
7001-8000...............a	-	-	1,4	0,8	0,3	0,3	0,3	0,3
b	-	-	-	0,9	1,7	0,8	1,6	1,6
above 8000 ....a	-	-	-	-	-	-	-	-
b	-	-	-	-	-	-	-	-

TABLE 62. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction	2009				2010			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in %							
Total ....a	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Price for 1 m^2 in PLN								
below 2000..............a	-	-	-	-	-	-	-	-
b	-	-	-	-	1,2	-	-	-
2000-3000...............a	-	-	-	-	-	-	-	-
b	-	0,7	-	-	0,6	0,4	-	-
3001-4000...............a	2,7	2,3	2,2	2,5	13,0	0,8	0,6	0,5
b	9,3	13,8	8,1	2,8	27,3	23,7	0,8	1,9
4001-5000................a	39,3	43,8	34,1	36,0	36,8	49,5	63,8	59,8
b	58,9	60,9	82,4	62,4	51,5	55,1	74,8	86,4
5001-6000................a	55,3	53,0	57,3	55,1	43,7	41,2	35,7	39,5
b	29,1	16,7	9,5	33,9	17,6	20,3	24,4	10,5
6001-7000................a	2,6	0,9	1,0	1,0	0,8	0,8	-	-
b	2,7	7,3	-	0,9	1,8	0,4	-	0,6
7001-8000.................a	0,1	-	1,2	1,2	1,2	1,7	-	-
b	-	0,7	-	-	-	-	-	-
above 8000 ....a	-	-	4,3	4,3	4,5	6,0	-	0,2
b	-	-	-	-	-	-	-	0,6

TABLE 63. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in %							
Total ....a	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Price for 1 m^2 in PLN								
below 2000..............a	3,0	-	0,7	1,3	0,3	-	0,3	-
b	8,0	5,7	2,9	0,5	0,6	-	-	-
2000-3000...............a	16,0	5,5	6,4	5,6	3,5	2,1	1,8	1,8
b	29,6	15,7	8,1	3,0	3,0	1,2	2,1	0,6
3001-4000...............a	29,4	14,7	12,5	9,5	5,7	7,9	6,8	7,7
b	33,6	30,1	21,4	24,6	7,8	4,9	9,5	4,7
4001-5000................a	37,7	49,1	41,1	38,7	35,2	42,7	38,8	39,1
b	22,4	32,8	46,8	37,4	53,3	53,7	49,7	55,2
5001-6000................a	9,5	22,5	26,3	27,5	38,4	33,3	37,3	39,3
b	4,8	14,0	18,5	24,1	26,4	36,6	29,3	32,0
6001-7000................a	3,5	5,5	11,1	13,1	12,4	10,8	12,6	9,3
b	1,6	1,8	1,7	7,9	7,8	3,7	8,2	6,4
7001-8000................a	0,9	2,3	2,0	3,6	3,2	2,1	1,5	1,8
b	-	-	0,6	2,0	1,2	-	1,4	1,2
above 8000 ....a	-	0,5	-	0,7	1,3	1,1	1,0	1,0
b	-	-	-	0,5	-	-	-	-

TABLE 63. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction	2009				2010			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in %							
Total ....a	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Price for 1 m^2 in PLN								
below 2000..............a	-	-	-	0,2	0,2	-	-	0,5
b	-	1,4	-	-	-	-	-	-
2000-3000...............a	1,7	1,2	1,5	1,8	1,2	2,4	2,6	1,9
b	0,0	1,4	0,8	1,7	2,4	4,3	1,4	-
3001-4000...............a	7,8	8,6	8,3	10,1	8,7	7,4	7,5	7,6
b	19,4	12,5	23,7	5,2	16,7	10,0	8,3	11,2
4001-5000................a	41,4	43,4	46,6	46,6	45,4	45,1	42,3	37,0
b	41,9	59,7	45,4	46,6	47,6	41,4	50,0	61,2
5001-6000................a	38,2	36,6	30,8	29,0	30,7	31,8	33,7	37,7
b	33,9	16,7	27,3	39,7	28,6	30,0	33,3	22,5
6001-7000................a	7,8	7,4	10,0	9,2	11,7	11,1	11,4	11,1
b	4,8	6,9	2,8	6,9	4,8	12,9	7,0	4,1
7001-8000................a	2,1	2,0	1,7	1,8	1,6	1,7	1,9	3,3
b	-	1,4	-	-	-	-	-	1,0
above 8000 ....a	1,0	1,0	1,0	1,3	0,6	0,6	0,7	1,0
b	-	-	-	-	-	1,4	-	-

TABLE 64. **COMPARISON OF OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
Min. price (in PLN)..... a	2522	2522	2522	2923	3217	3354	3354	3235
b	2369	2336	2393	2498	2586	2699	3550	3531
Max. price (in PLN).... a	4900	5860	7600	7600	7600	7600	7600	7600
b	4650	5865	6400	7167	7330	7277	7312	7474
Average price (in PLN)a	3604	4143	4645	5047	5011	5174	5170	5266
b	3309	3503	4125	4597	4861	4531	5073	5217
Median (in PLN) .... a	3600	4350	4700	5090	4900	5050	5000	5317
b	3420	3550	4000	4400	4900	4173	4900	5150
Year-to-year price dynamics (in %) .... a	.	.	.	.	139,0	124,9	111,3	104,3
b	.	.	.	.	146,9	129,4	123,0	113,5
Average price offered to transaction price (in %)	8,9	18,3	12,6	9,8	3,1	14,2	1,9	0,9
Deviation of average price offered from transaction price (in %)	8,2	15,4	11,2	8,9	3,0	12,4	1,9	0,9

TABLE 64. **COMPARISON OF OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction	2009				2010			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
Min. price (in PLN)..... a	3235	3354	3354	3354	3354	3619	3619	3003
b	3116	2832	3188	3727	1732	2042	3986	3400
Max. price (in PLN).... a	7600	6570	8132	8132	8132	8132	5997	8167
b	6392	7600	5951	6402	6382	6250	5759	8176
Average price (in PLN)a	5177	5079	5329	5287	5113	5257	5002	4996
b	4746	4693	4437	4830	4448	4520	4821	4798
Median (in PLN) .... a	5200	5200	5261	5245	5015	5000	4803	4950
b	4597	4522	4351	4700	4390	4584	4752	4800
Year-to-year price dynamics (in %) .... a	103,3	98,2	103,1	100,4	98,8	103,5	93,9	94,5
b	97,6	103,6	87,5	92,6	93,7	96,3	108,7	99,3
Average price offer to transaction price (in %)	9,1	8,2	20,1	9,5	15,0	16,3	3,8	4,1
Deviation of average price offer from transaction price (in %)	8,3	7,6	16,7	8,6	13,0	14,0	3,6	4,1

TABLE 65. **COMPARISON OF OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
Min. price (in PLN)..... a	1154	2500	1800	1800	1810	2459	1885	2419
b	615	818	1286	1884	1675	2929	2208	2717
Max. price (in PLN).... a	7140	8042	7895	8608	9000	9000	9000	9000
b	6585	6644	7082	8479	7513	6863	7500	7061
Average price (in PLN)a	3986	4699	4815	4962	5141	5071	5111	5091
b	3373	3870	4265	4713	4718	4890	4885	4859
Median (in PLN) .... a	4019	4670	4787	4898	5083	5000	5081	5062
b	3406	3936	4353	4737	4545	4838	4750	4809
Year-to-year price dynamics (in %) .... a	.	.	.	.	129,0	107,9	106,2	102,6
b	.	.	.	.	139,9	126,4	114,5	103,1
Average price offered to transaction price (in %)	18,2	21,4	12,9	5,3	9,0	3,7	4,7	4,8
Deviation of average price offered from transaction price (in %)	15,4	17,6	11,4	5,0	8,2	3,6	4,4	4,6

TABLE 65. **COMPARISON OF OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction	2009				2010			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
Min. price (in PLN)..... a	2419	2419	2258	1983	1500	2021	2021	1700
b	3476	1574	2463	2258	2390	2390	2862	3468
Max. price (in PLN).... a	11600	9780	9474	9780	8667	8667	8667	10469
b	6944	7250	7000	6579	6688	8553	6563	7003
Average price (in PLN)a	5062	5017	5010	4977	5028	5037	5063	5139
b	4805	4650	4589	4926	4720	4959	4930	4774
Median (in PLN) .... a	5000	4997	4906	4867	4934	4916	4981	5081
b	4800	4615	4512	4878	4727	4952	4852	4623
Year-to-year price dynamics (in %) .... a	98,5	98,9	98,0	97,8	99,3	100,4	101,1	103,3
b	101,8	95,1	93,9	101,4	98,2	106,7	107,4	96,9
Average price offered to transaction price (in %)	5,4	7,9	9,2	1,0	6,5	1,6	2,7	7,7
Deviation of average price offered from transaction price (in %)	5,1	7,3	8,4	1,0	6,1	1,5	2,6	7,1

TABLE 66. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE PRIMARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in PLN							
Total .... a	3604	4143	4645	5047	5011	5174	5170	5266
b	3309	3503	4125	4597	4861	4531	5073	5217
Czechów.................... a	3210	-	-	5322	5704	5732	-	5435
b	3901	2929	-	5363	5026	5606	-	5835
Czuby .... a	2623	2636	4850	5555	5833	5795	5840	5489
b	2762	2606	3632	4158	4320	5599	6031	6040
Dziesiąta.................... a	3563	3552	3561	5019	5046	5064	5075	5195
b	3462	3815	3596	4099	4408	4260	4648	4625
Sławinek.................... a	-	-	-	-	-	-	-	5072
b	2548	-	-	-	-	-	-	-
Śródmieście .... a	3559	4631	4580	5251	5121	5128	5354	6309
b	3591	4250	4929	5856	6086	5106	6598	3531
Wiktoryn .... a	3623	4324	4506	4703	4775	5024	5031	5316
b	3581	3720	3977	4377	4833	4926	4814	4881
Wrotków .... a	4481	4619	5224	5207	5189	5229	5216	5246
b	4003	3556	5263	5321	5293	5025	4900	5241
LSM .... a	-	-	-	-	5749	5743	-	4894
b	-	-	-	-	-	-	-	-
Other .... a	-	-	-	-	3966	3783	3783	5042
b	-	-	-	3111	4519	3908	3783	-

TABLE 66. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE PRIMARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction		2009				2010			
		I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
		in PLN							
Total	a	5177	5079	5329	5287	5113	5257	5002	4996
	b	4746	4693	4437	4830	4448	4520	4821	4798
Czechów	a	5787	5765	5762	5751	5644	5051	4876	5034
	b	5458	-	5553	5735	5502	4786	5026	4892
Czuby	a	5201	5160	5302	5297	5411	5710	4902	4769
	b	4861	5090	4329	5002	4879	5109	5122	4841
Dziesiąta	a	5086	5093	5081	4767	4582	4478	4350	4222
	b	4147	4288	4118	4576	4338	4543	4578	4453
Sławinek	a	5294	5139	5425	5379	4728	4782	4826	4844
	b	5150	4600	4511	5346	4768	5100	4688	4771
Śródmieście	a	3619	3637	6781	6827	7083	7621	4716	4719
	b	3531	5462	-	5164	4854	4492	-	4715
Wiktoryn	a	5062	4936	5038	5157	5253	4848	4848	5023
	b	4708	4563	4429	4558	4142	4485	4777	4636
Wrotków	a	4969	4509	4513	4786	4781	4963	4960	4984
	b	5226	4430	4504	4680	4798	5043	4970	4892
LSM	a	5743	5743	5743	5743	5743	5743	5743	5743
	b	-	-	-	-	-	-	-	-
Other	a	3783	-	-	-	3892	3773	-	4850
	b	-	3783	-	-	3919	3894	-	4862

TABLE 67. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE SECONDARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction		2007				2008			
		I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
		in PLN							
Total	a	3986	4699	4815	4962	5141	5071	5111	5091
	b	3373	3870	4265	4713	4718	4890	4885	4859
Bronowice	a	3283	3997	4262	4798	4717	4548	4236	4282
	b	2511	3280	3445	3517	4710	4331	4313	4467
Czechów	a	4195	4683	4977	4993	5172	4966	5110	5076
	b	3759	4355	4056	4905	4572	5115	4798	4499
Czuby	a	4390	5030	4980	5346	5387	5353	5377	5310
	b	3655	4338	4629	4833	5012	4999	5079	4897
Dziesiąta	a	3094	3826	3872	4006	4224	4428	4731	4767
	b	2561	2979	3929	3823	3951	4666	4096	4441
Kalinowszczyzna	a	3725	4137	4868	4748	4831	4717	4753	4620
	b	3030	3634	4384	3777	4197	4358	4320	4612
LSM	a	4619	4920	5128	5389	5343	5309	5153	5289
	b	4330	4358	4226	5110	5394	4874	5053	4996
Sławinek	a	4436	5147	4926	4822	5376	5206	5236	5463
	b	4080	4475	4441	5442	3816	5741	5482	4839
Śródmieście	a	3845	4890	4963	5017	5367	5431	5294	5370
	b	3396	3701	4206	4821	4652	5127	5261	5403
Węglin	a	4237	4900	4525	4221	4339	4464	4471	4606
	b	3174	3916	4676	4651	4095	-	4351	4284
Wiktoryn	a	4226	3990	-	5263	5411	4910	5216	5075
	b	4313	3876	5472	-	4388	4685	4881	4906
Wrotków	a	4043	4455	4692	4634	5028	4947	5015	4906
	b	3051	3920	4006	4546	4365	4718	4965	4827
Other	a	3377	4353	4551	4388	-	-	-	5692
	b	2215	2518	4098	3777	-	-	-	-

TABLE 67. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE SECONDARY MARKET BY LUBLIN DISTRICTS IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction		2009				2010			
		I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
		in PLN							
Total	a	5062	5017	5010	4977	5028	5037	5063	5139
	b	4805	4650	4589	4926	4720	4959	4930	4774
Bronowice	a	4044	4205	4480	4628	4722	4647	4589	4631
	b	4284	3769	4096	5333	4628	4781	5122	4656
Czechów	a	4964	4946	4913	4903	4963	5051	5046	5092
	b	4716	4641	4799	4929	4866	4895	4943	4729
Czuby	a	5287	5186	5097	4984	5269	5193	5134	5206
	b	4910	4983	4806	5033	4821	5444	5101	4993
Dziesiąta	a	4623	4527	4581	4474	4529	4385	4554	4618
	b	4806	4220	3863	4737	4442	4073	4330	4485
Kalinowszczyzna	a	4601	4576	4522	4684	4696	4767	4680	4838
	b	3503	4210	4181	4250	3990	4019	4856	4591
LSM	a	5386	5344	5085	5208	5251	5085	5000	5113
	b	6327	5143	4804	4988	4785	5582	5330	4790
Sławinek	a	5373	5475	5572	5290	6138	5076	5277	5460
	b	5319	5130	4937	5159	6157	6232	5054	4698
Śródmieście	a	5457	5260	5344	5266	5327	5478	5506	5592
	b	5043	5127	4746	5252	4649	5168	4934	4899
Węglin	a	4886	4894	5296	5210	5100	5052	5163	5368
	b	5875	3360	4416	-	4839	5590	4995	4369
Wiktoryn	a	4950	5058	5294	5107	5282	5265	5210	5136
	b	4872	4378	5015	4811	4663	-	4700	6171
Wrotków	a	5045	5042	4978	4866	4874	5005	5008	5216
	b	4335	4722	4650	4810	5100	4375	4882	4393
Other	a	5538	5538	5183	3597	2991	3193	4474	5132
	b	-	-	3333	3049	3202	3479	4574	-

TABLE 68. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET BY NUMBER OF ROOMS IN RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings							
			with one room		with two rooms		with three rooms		with four rooms and more	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN									
2007 - Quarters:										
I	3604	3309	3257	3249	3709	3313	3617	3357	3447	3207
II	4143	3503	3753	3438	4261	3574	4138	3457	3901	3432
III	4645	4125	4433	2830	4707	4502	4769	4066	4252	3262
IV	5047	4597	4849	5583	5187	4624	5084	4543	4630	3775
2008 – Quarters:										
I	5011	4861	4914	-	5133	4938	4913	4797	4813	4313
II	5174	4531	5029	4224	5292	4657	5095	4579	4968	4215
III	5170	5073	5043	5019	5275	5096	5092	5151	4979	4512
IV	5266	5217	3999	5357	4985	5258	5593	5267	5954	4682
2009 – Quarters:										
I	5177	4746	5108	4698	5382	4749	5012	4776	4940	4693
II	5079	4693	5114	4896	5283	4836	4922	4502	4800	4484
III	5329	4437	5155	4590	5476	4547	5247	4321	5233	4087
IV	5287	4830	5250	4950	5447	4959	5153	4737	5177	4595
2010 - Quarters										
I	5113	4448	5067	4585	5196	4681	4930	4313	5258	4180
II	5257	4520	5237	4681	5245	4609	5185	4386	5463	4503
III	5002	4821	5166	4876	5089	4904	4919	4686	4580	4576
IV	4996	4798	5022	4794	4987	4906	5039	4781	4747	4619

TABLE 69. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY NUMBER OF ROOMS IN RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings							
			with one room		with two rooms		with three rooms		with four rooms and more	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN									
2007 - Quarters:										
I	3986	3373	4248	3094	4207	3520	3937	3313	3694	3576
II	4699	3870	5383	3719	4909	4007	4553	3878	4262	3627
III	4815	4265	5318	4197	5087	4319	4680	4502	4189	3855
IV	4962	4713	5365	4770	5238	4880	4836	4708	4346	4208
2008 – Quarters:										
I	5141	4718	5508	4666	5306	4933	4960	4620	4910	4218
II	5071	4890	5476	4759	5210	5267	4939	4727	4768	4454
III	5111	4885	5295	5701	5244	4932	4994	4648	4926	4494
IV	5091	4859	5353	5157	5212	4883	5009	4607	4872	4812
2009 – Quarters:										
I	5062	4805	5449	4975	5223	4661	4972	4871	4712	4897
II	5017	4650	5239	5374	5235	4705	4909	4514	4700	4497
III	5010	4589	5258	4706	5181	4699	4891	4434	4781	4333
IV	4977	4926	5214	5004	5128	5218	4910	4733	4739	4462
2010 - Quarters										
I	5028	4720	5221	4648	5187	4859	5013	4448	4758	4767
II	5037	4959	5006	4850	5239	5027	5056	4756	4755	5241
III	5063	4930	5000	5265	5365	5019	5094	4715	4725	4704
IV	5139	4774	5167	5366	5358	5033	5113	4515	4935	4463

TABLE 70. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET BY AREA OF RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings with the area							
			below 40 m^2		40 m^2-60 m^2		60 m^2-80 m^2		above 80 m^2	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN									
2007 - Quarters:										
I	3604	3309	3597	3329	3734	3347	3465	3282	3451	3183
II	4143	3503	4002	3200	4241	3666	4127	3372	3873	3260
III	4645	4125	4891	3113	4664	4455	4861	3779	3996	3269
IV	5047	4597	5100	5530	5172	4522	5073	4625	4439	3594
2008 – Quarters:										
I	5011	4861	5073	4869	5097	4990	4902	4949	4700	3357
II	5174	4531	5173	4453	5270	4565	5069	4659	4886	4200
III	5170	5073	5195	4891	5249	5147	5078	5098	4894	4449
IV	5266	5217	4055	5664	5078	5230	5660	5298	6017	4682
2009 – Quarters:										
I	5177	4746	5262	5048	5357	4732	4991	4685	4805	4811
II	5079	4693	5231	4958	5255	4783	4948	4498	4633	4498
III	5329	4437	5319	4597	5465	4537	5289	4241	5082	4229
IV	5287	4830	5328	5056	5410	4855	5233	4845	5028	4544
2010 - Quarters										
I	5113	4448	5176	4755	5186	4612	4945	4266	5102	4038
II	5257	4520	5332	4897	5254	4561	5264	4330	5207	4554
III	5002	4821	5389	4851	5057	4865	4970	4677	4429	4535
IV	4996	4798	5250	4811	5041	4894	4999	4779	4308	4565

TABLE 71. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY AREA OF RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings with the area							
			below 40 m^2		40 m^2-60 m^2		60 m^2-80 m^2		above 80 m^2	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN									
2007 - Quarters:										
I	3986	3373	4250	3048	4096	3474	3962	3461	3656	3603
II	4699	3870	5347	3809	4750	4024	4592	3882	4013	3324
III	4815	4265	5457	4176	4862	4416	4464	4224	4346	3853
IV	4962	4713	5545	4913	4903	4803	4875	4374	4523	4493
2008 – Quarters:										
I	5141	4718	5586	4808	4994	4804	5050	4743	5112	4052
II	5071	4890	5491	5212	4979	4916	4953	4492	5021	4822
III	5111	4885	5351	5403	5041	4800	5071	4616	5039	4638
IV	5091	4859	5272	5033	5042	4793	5071	4775	5094	4823
2009 – Quarters:										
I	5062	4805	5357	4902	5043	4702	4951	4800	5066	5459
II	5017	4650	5284	4970	4988	4455	4856	4867	5156	4361
III	5010	4589	5262	4610	4980	4601	4844	4485	5120	4729
IV	4977	4926	5181	5103	4954	4934	4843	4722	5085	4688
2010 - Quarters										
I	5028	4720	5150	4834	5054	4760	4972	4590	4968	3834
II	5037	4959	5061	5011	5117	5024	5020	4826	4876	4058
III	5063	4930	5139	5148	5214	4909	5000	4291	4848	5101
IV	5139	4774	5257	5198	5266	4919	5041	4385	5040	4676

TABLE 72. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET BY OWNERSHIP TYPE IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings			
			housing cooperatives - member-owned		owned	
	offers	transactions	offers	transactions	offers	transactions
	in PLN					
2007 - Quarters:						
I.........................	3604	3309	2848	2749	3840	3577
II........................	4143	3503	2902	2771	4438	3649
III.......................	4645	4125	3224	3015	4835	4623
IV	5047	4597	3515	3816	5128	4748
2008 – Quarters:						
I.........................	5011	4861	3887	3447	5125	5051
II........................	5174	4531	3665	3886	5209	5228
III.......................	5170	5073	3660	3783	5204	5097
IV	5266	5217	3666	3531	5310	5245
2009 – Quarters:						
I.........................	5177	4746	4304	-	5208	4746
II........................	5079	4693	3898	4190	5117	4794
III.......................	5329	4437	-	-	5329	4437
IV	5287	4830	-	-	5287	4830
2010 - Quarters						
I.........................	5113	4448	-	-	5113	4448
II........................	5257	4520	-	-	5257	4520
III.......................	5002	4821	-	-	5002	4821
IV	4996	4798	-	-	4996	4798

TABLE73. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY OWNERSHIP TYPE IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings			
			housing cooperatives - member-owned		owned	
	offers	transactions	offers	transactions	offers	transactions
	in PLN					
2007 - Quarters:						
I.........................	3986	3373	4062	3529	3910	3308
II........................	4699	3870	4625	4190	4765	3716
III.......................	4815	4265	4784	4569	4841	4142
IV	4962	4713	4970	4816	4955	4667
2008 – Quarters:						
I.........................	5141	4718	5170	4619	5107	4794
II........................	5071	4890	5016	4840	5124	4955
III.......................	5111	4885	5100	4832	5126	4944
IV	5091	4859	5021	4780	5183	4901
2009 – Quarters:						
I.........................	5062	4805	4949	4472	5187	5184
II........................	5017	4650	4898	4898	5133	5133
III.......................	5010	4589	4877	4844	5121	4531
IV	4977	4926	4879	4779	5055	5167
2010 - Quarters						
I.........................	5028	4720	4962	4739	5076	4702
II........................	5037	4959	4974	4992	5077	4932
III.......................	5063	4930	4935	5109	5162	4740
IV	5139	4774	5090	4618	5176	4959

TABLE 74. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET BY STOREYS OF RESIDENTIAL PREMISE IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings located			
			on fifth or lower storey		above fifth storey	
	offers	transactions	offers	transactions	offers	transactions
	in PLN					
2007 - Quarters:						
I......................	3604	3309	3607	3292	3559	3620
II.....................	4143	3503	4175	3595	3606	2997
III....................	4645	4125	4552	3965	5289	5470
IV	5047	4597	5029	4539	5251	5464
2008 – Quarters:						
I......................	5011	4861	4948	4722	5534	6086
II.....................	5174	4531	5129	4504	5562	5106
III....................	5170	5073	5126	5023	5540	6570
IV	5266	5217	5230	5012	5313	5416
2009 – Quarters:						
I......................	5177	4746	4304	4538	5606	5253
II.....................	5079	4693	5077	4576	5081	4851
III....................	5329	4437	5495	4427	5139	4454
IV	5287	4830	5350	4904	5182	4721
2010 - Quarters						
I......................	5113	4448	5048	4385	5306	4563
II.....................	5257	4520	5186	4451	5391	4765
III....................	5002	4821	4811	4763	5333	5039
IV	4996	4798	4659	4695	5272	4923

TABLE 75. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY STOREYS OF RESIDENTIAL PREMISE IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings located			
			on fifth or lower storey		above fifth storey	
	offers	transactions	offers	transactions	offers	transactions
	in PLN					
2007 - Quarters:						
I.........................	3986	3373	4014	3386	3789	3263
II........................	4699	3870	4707	3905	4637	3595
III.......................	4815	4265	4819	4282	4791	4109
IV	4962	4713	4967	4725	4916	4628
2008 – Quarters:						
I.........................	5141	4718	5156	4732	5036	4507
II........................	5071	4890	5106	4894	4858	4856
III.......................	5111	4885	5169	4900	4736	4760
IV	5091	4859	5135	4903	4826	4398
2009 – Quarters:						
I.........................	5062	4805	5154	4906	5008	4737
II........................	5017	4650	5063	4724	4759	4238
III.......................	5010	4589	5047	4614	4795	4434
IV	4977	4926	5131	5018	4892	4903
2010 - Quarters						
I.........................	5028	4720	5252	4679	4871	4746
II........................	5037	4959	5266	4949	4891	4969
III.......................	5063	4930	5247	5120	4938	4822
IV	5139	4774	5251	5042	5060	4612

TABLE 76. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE PRIMARY MARKET BY RESIDENTIAL PREMISE CONSTRUCTION TECHNOLOGY IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings constructed using					
			traditional technology		advanced traditional technology		monolithic technology	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN							
2007 - Quarters:								
I	3604	3309	2800	3403	3610	3291	3563	-
II	4143	3503	4086	3578	4239	3729	4200	-
III	4645	4125	4796	3053	4733	4149	4200	-
IV	5047	4597	5042	4449	5059	5076	-	-
2008 – Quarters:								
I	5011	4861	4981	4891	5155	4742	-	-
II	5174	4531	5165	4519	5219	4610	-	-
III	5170	5073	5159	5074	5228	5080	-	-
IV	5266	5217	5294	5184	4953	5286	-	-
2009 – Quarters:								
I	5177	4746	5204	4789	4598	4388	-	-
II	5079	4693	5135	4631	4368	5082	-	-
III	5329	4437	4700	-	5332	4437	-	-
IV	5287	4830	4700	4699	5288	4832	-	-
2010 - Quarters								
I	5113	4448	-	-	5113	4448	-	-
II	5257	4520	-	4898	5257	4520	-	-
III	5002	4821	4898	4949	5009	4813	-	-
IV	4996	4798	4835	4908	4998	4788	-	-

TABLE 77. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY RESIDENTIAL PREMISE CONSTRUCTION TECHNOLOGY IN THE YEARS 2007-2010**

SPECIFICATION	Total		Dwellings constructed using					
			traditional technology		traditional technology		prefabricates[1]	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN							
2007 - Quarters:								
I	3986	3373	3905	4255	4871	3388	3830	3234
II	4699	3870	4630	4700	5207	3854	4588	3658
III	4815	4265	4717	4337	5450	4325	4756	4198
IV	4962	4713	4903	5078	5579	4453	4812	4647
2008 – Quarters:								
I	5141	4718	5171	4919	5610	4533	4862	4648
II	5071	4890	5135	5137	5309	4663	4809	4882
III	5111	4885	5190	5039	5632	4647	4762	4909
IV	5091	4859	5168	4996	5683	4563	4743	4913
2009 – Quarters:								
I	5062	4805	5076	5484	5730	4273	4734	4852
II	5017	4650	5049	5348	5624	4517	4717	4584
III	5010	4589	5082	5217	5613	4389	4703	4536
IV	4977	4926	5020	5539	5581	4802	4690	4935
2010 - Quarters								
I	5028	4720	5029	5029	5582	4700	4753	4656
II	5037	4959	5040	5432	5591	4898	4770	4783
III	5063	4930	5031	5267	5626	4778	4763	4991
IV	5139	4774	5040	5525	5647	4573	4953	4777

[1] large-block

TABLE 78. **OFFER AND TRANSACTION PRICES FOR DWELLINGS IN LUBLIN ON THE SECONDARY MARKET BY FINISHING STANDARD OF RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION	total		Dwelling finishing standard							
			high		average		low		raw	
	offers	transactions	offers	transactions	offers	transactions	offers	transactions	offers	transactions
	in PLN									
2007 - Quarters:										
I	3986	3373	4376	4022	3894	3235	3363	2700	-	-
II	4699	3870	4752	4505	4790	3773	4464	2886	4712	-
III	4815	4265	5157	4737	4878	4485	4302	3475	4069	3345
IV	4962	4713	5413	5351	4915	4463	4321	4125	5407	4670
2008 – Quarters:										
I	5141	4718	5562	5193	5080	4705	4639	4028	4981	4891
II	5071	4890	5463	5357	5027	4847	4596	4291	4937	4699
III	5111	4885	5496	5266	5008	4949	4580	4276	5204	4777
IV	5091	4859	5466	5327	4961	4530	4532	4599	5829	4840
2009 – Quarters:										
I	5062	4805	5519	5079	4894	4680	4477	4365	5191	6327
II	5017	4650	5491	5209	4817	4357	4519	4177	5063	5054
III	5010	4589	5540	5253	4813	4439	4372	4281	5049	4794
IV	4977	4926	5594	5178	4792	4809	4331	4372	4791	5333
2010 - Quarters										
I	5028	4720	5609	5198	4910	4608	4333	4013	4635	4989
II	5037	4959	5511	5430	4953	4779	4262	4994	4731	4556
III	5063	4930	5581	5166	5007	4906	4196	4635	4701	5142
IV	5139	4774	5674	5309	5123	4710	4064	4598	4567	4532

TABLE 79. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE SECONDARY MARKET BY YEAR OF CONSTRUCTION OF RESIDENTIAL PREMISES IN THE YEARS 2007-2010**

SPECIFICATION a – offer b – transaction	2007				2008			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in PLN							
Total........................... a	3986	4699	4815	4962	5141	5071	5111	5091
b	3373	3870	4265	4713	4718	4890	4885	4859
Dwelling construction year								
before 1945 .... a	3441	4234	4027	3919	4699	4463	4508	4773
b	2684	2889	3523	4127	3260	4882	3933	4934
1945-1970 .... a	3949	4621	4746	4811	4927	4985	5099	4917
b	3145	3751	4187	4495	4876	4815	4790	4834
1971-1978 .... a	3811	4348	4677	4936	4971	4890	4912	4752
b	3289	3763	4107	4382	4548	4388	4656	4638
1979-1988 .... a	3907	4710	4613	4751	4907	4806	4809	4817
b	3275	3881	4300	4455	4321	4646	4683	4491
1989-2002 .... a	4245	4836	5106	5332	5475	5403	5368	5329
b	3855	4304	4680	5094	4942	5181	5323	5142
after 2002 .... a	4681	5327	5453	5505	5496	5228	5684	5876
b	4471	4827	3923	4875	4853	5045	4894	4946

TABLE 79. **OFFER AND TRANSACTION PRICES FOR DWELLINGS ON THE SECONDARY MARKET BY YEAR OF CONSTRUCTION OF RESIDENTIAL PREMISES IN THE YEARS 2007-2010 (CONT.)**

SPECIFICATION a – offer b – transaction	2009				2010			
	I quarter	II quarter	III quarter	IV quarter	I quarter	II quarter	III quarter	IV quarter
	in PLN							
Total.......................... a	5062	5017	5010	4977	5028	5037	5063	5139
b	4805	4650	4589	4926	4720	4959	4930	4774
Dwelling construction year								
before 1945 .... a	4921	4926	4678	4604	4412	4400	4583	4549
b	4800	-	4669	3512	3561	4444	4942	4495
1945-1970 .... a	4818	4769	4949	4915	4990	4969	5145	5004
b	4780	4475	4279	5476	4756	4754	4377	4855
1971-1978 .... a	4733	4660	4650	4596	4586	4662	4859	5138
b	4250	4501	4276	4787	4683	4982	4436	4453
1979-1988 .... a	4727	4795	4765	4722	4816	4883	4743	4810
b	4238	4474	4450	4919	4599	4913	5111	4479
1989-2002 .... a	5308	5231	5268	5290	5309	5263	5253	5364
b	5026	4887	4827	4944	5233	5200	5099	4939
after 2002 .... a	5869	5718	5689	5502	5532	5533	5580	5652
b	5493	5196	5174	5740	4889	5324	5376	5557