

Affordability of properties on the Wrocław real estate market

Dariusz Głuszczyk

Wrocław University of Economics and Business

e-mail: dariusz.gluszczyk@ue.wroc.pl

ORCID: [0000-0003-4471-3187](https://orcid.org/0000-0003-4471-3187)

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Quote as: Głuszczyk, D. (2024). Affordability of properties on the Wrocław real estate market. *Biblioteka Regionalisty. Regional Journal*, 24, 12-20.

DOI: [10.15611/br.2024.1.02](https://doi.org/10.15611/br.2024.1.02)

JEL: R31

Abstract

Aim: To capture changes in the affordability of properties at their purchase on the primary and secondary Wrocław real estate markets in the years 2013-2022.

Methodology: Studies into the affordability of properties are conducted using the traditional approach (quantitative indicators), the behavioural approach (e.g. questionnaires), and the extended approach (quantitative indicators and qualitative criteria). This analysis follows the traditional approach. To measure the affordability of properties, the income method was used by constructing an indicator based on the average monthly gross income, property size and average prices per square metre of properties in transactions on the primary and secondary real estate markets using a variant approach, i.e. dependent on the area of liveable space.

Results: In the years 2013-2022 on the primary and secondary real estate market there was no tendency indicating a systematic improvement or worsening in the affordability of properties for Wrocław inhabitants. Comparing the data from the years at either end of the analysis (2013, 2022), the affordability of properties in Wrocław improved on the primary real estate market and worsened on the secondary market. Regardless of these changes, it should be noted that the prices of properties in relation to the average gross income is not favourable, limiting potential buyers to the wealthy.

Implications and recommendations: Meeting consumer housing needs on the basis of ownership rights does not resolve Wrocław's housing problems. The limited affordability of properties in purchase transactions clearly indicates the need for additional action to be taken to support the construction of social housing and the development of the commercial rental property market.

Originality/value: Traditionally, research into the affordability of property usually focuses on the average income of the population and the average prices of properties calculated per square metre,

or the medians of these figures. These approaches ignore the influence of property size on its affordability. The proposed indicator eliminates this shortcoming. Assessment of the affordability of property on the Wrocław real estate market is one of the bases for shaping local housing policy.

Keywords: affordability of property, Wrocław real estate market

1. Introduction

Housing is a good of both a consumer and investment nature. As an investment it can be purchased in order to obtain economic benefits in the form of income from rent and/or change in the market value. In the consumer category, it is a place that creates the foundations for meeting a range of human needs (Matel, 2020). These include the need for shelter (a roof over one's head), safety (from potential dangers, a feeling of stability), belonging (family, neighbourly and social ties), privacy (intimacy and protection of the personal sphere), self-achievement (lifestyle and social status, a place for study, remote working and personal development), and physiological (sleep, rest, food and hygiene) (Flint & Rowlands, 2003; Główska, 2012; Kucharczyk-Brus, 2021; Strączkowski, 2009; Tyrawa, 2023). The dual nature of housing does not exclude the possibility to fulfil both one's own housing needs and investment goals – e.g. in the case of the sale of the property of residence and the purchase of another of a higher standard – but in the overall features of this resource, the most important is the consumer function. Without a roof over one's head, human development and social integration is impossible, and lack of housing leads to the exclusion and marginalization of every individual (Sępoch-Ożyńska, 2022).

The importance of the consumer nature of housing places this resource at the centre of interest in collective social policy. In 2017, the European Commission (EC) published a declaration implementing the European Pillar of Social Rights in order to provide European Union citizens with better living conditions and work. Among the 20 key principles and laws were issues related to meeting housing needs (Komisja Europejska, 2017). In 2020, the EC committed to including the UN Agenda 2030 (Ministerstwo Rozwoju i Technologii, 2019) sustainable development goals in the EU frameworks for economic management (European Semester), including goal 11.1 which speaks, among other things, of the need to provide all citizens with access to appropriate, safe and affordable property by 2030 (Czerniak et al., 2022). The need to solve the housing problem is also articulated in the Polish legal system. In the fundamental law, i.e. in the Constitution of the Republic of Poland, it is stated that "Public authorities should conduct policy conducive to meeting citizens' housing needs, in particular by combatting homelessness, supporting the development of social housing construction, and encouraging citizens intending to acquire their own property" (Konstytucja Rzeczypospolitej Polskiej z dnia 2 kwietnia 1997, Art. 75), while among the tasks assigned to communes are the creation of conditions for meeting housing needs within the local community (Ustawa z dnia 21 czerwca 2001..., Art. 4).

The availability of housing, considering the range of human needs that are met, should be universal (Cyrán, 2020; Gorzeń-Mitka, 2022). With regard to this postulate, it is worth investigating the financial capabilities of Wrocław residents in terms of meeting their housing needs.

The aim of this research is to capture changes in the affordability of property at their purchase on the primary and secondary Wrocław real estate markets in the years 2013-2022.

2. Ways of meeting housing needs and the affordability of these resources

The consumer housing needs of households can be met in various ways, but in general it can be accepted that there are two alternatives:

- the purchase of property,
- institutionalised or market property rental.

In various countries, regions and local areas models that integrate these solutions with a varying share of owned and rented properties have been developed (Kokot, 2022).

The form of ownership leads to a deeper division between housing resources. This approach distinguishes – also in Central Statistical Office (Główny Urząd Statystyczny – GUS) data – resources belonging to: physical persons, housing associations, communes, social construction associations (TBS), social housing initiatives (SIM), the state treasury, workplaces, and other entities. The criterion used to make this classification is the legal title to an occupied property, which may be: ownership with or without credit, commercial or social rental, and other forms (Milewska-Wilk & Nowak, 2022).

The resources of physical persons include housing with the ownership rights of one or more of these persons to: the entire property (e.g. a detached or terraced individual house), a share in a common property in a multi-apartment building or in a property in housing association buildings with separate ownership rights detailed in the land and mortgage register (Główny Urząd Statystyczny [GUS], 2024). This definition does not assume the legal title to an occupied property. Apartments belonging to individuals can be resided in by their owners or by people renting the property. These variants are broader in the classification of housing status by Henderson and Ioannides (1983). In their approach, one can: be the owner of one property and live in it (OWN1), own more than one property and live in one of them (OWN2), or live in a rented property and be in possession or not of a certain housing resource (RENT1 and RENT2, respectively). It is worth adding – as taken into account in Eurostat statistics – that ownership maybe encumbered with a loan or free from this obligation and mortgage.

For resources belonging to housing cooperatives, the legal titles to occupied properties are: the cooperative ownership right to property (CORP) and the cooperative tenancy right to property (CTRP). The former is similar to individual ownership rights (a limited property right). The Cooperative is the legal owner of the property, but the person in possession of the CORP may use the property and dispose of their rights (e.g. sell the inhabited property or transfer it in the form of a donation or inheritance). The cooperative tenancy right to property is similar in its construction to rental. CTRP is not saleable and cannot be the subject of a donation or inheritance, nor enforcement proceedings (GUS, 2024; Ustawa z dnia 15 grudnia 2000..., art. 172, art. 9 point 3).

Municipal housing resources are the property of the local government. These are properties designated for social rental – for people in a difficult financial situation – as well as for communal rental or sub-rental. The right to use these resources is not saleable or inheritable. In addition, in the structure of communal housing resources there are properties assigned to the local government at the disposal of public service facilities (e.g. healthcare facilities, social welfare centres, institutions in the education, science and culture system) and constituting housing facilities for their employees (GUS, 2024; Ustawa z dnia 21 czerwca 2001..., Art. 4).

The resources of social construction associations (TBS) are made available on the basis of agreements similar to rental. These are social-rental properties in buildings that are the property of legal entities that have in their name the words Social Construction Association (Towarzystwo Budownictwa Społecznego – TBS). These properties, co-funded by the National Housing Fund, were addressed to people with average incomes (moderate rent). Their owners can be communes, housing associations, workplaces, and in general entities with legal personality, i.e. limited liability companies, joint stock companies and cooperatives of legal persons. According to the Act of 10 December 2020 on the change to some acts supporting the development of housing, units under the name social housing initiatives (SIM) were introduced in place of TBS's. In contrast to TBS's, SIMs can be created with the participation of the State Treasury (GUS, 2024; Ustawa z dnia 10 grudnia 2020..., Art. 7).

Properties of the State Treasury are made available on the basis of Social and Commercial rental (free accommodation, rental at market prices, including with discounts). These include properties at the disposal of: the Military Housing Agency, the Agricultural Property Agency, and state administration bodies (e.g. ministries) (GUS, 2024).

Housing resources belonging to workplaces can be used in the form of free accommodation or on the basis of a rental agreement. These include premises that are the property of state enterprises (e.g. the State Forestry Commission), state organizational units (e.g. research institutes, state institutions of higher education, art institutions, Agricultural Circle Cooperatives) as well as private firms (GUS, 2024).

Other resources include properties belonging to commercial entities (e.g. developers) built for sale or rental, but not yet sold or rented. Additionally, this group includes resources that are the property of: associations, foundations, political parties, trade unions, professional and economic chambers, the Catholic Church and other churches, religious associations, catholic educational institutions and church institutes, etc. (GUS, 2024). This group of property owners shows that legal titles to occupied properties can be: ownership free of a loan or encumbered with this obligation, commercial or social rental, as well as other forms.

The structure of national and Wrocław housing stock according to form of ownership is dominated by properties belonging to physical persons (see Table 1).

Table 1. National and Wrocław housing stock and their structure according to form of ownership (status as of 31.12.2022)

Resource	National		Wrocław	
	No. of properties	%	No. of properties	%
Communal	778 752	5.00	32 035	8.46
Housing associations	1 936 978	12.44	55 278	14.59
Workplaces	59 089	0.38	371	0.10
Physical persons	12 648 544	81.21	285 324	75.32
State treasury	29 192	0.19	686	0.18
Social construction associations	110 312	0.71	4 613	1.22
Other entities	12 309	0.08	486	0.13
Total	15 575 176	100	378 793	100.00

Source: own elaboration on the basis of (GUS, 2023,2024).

In interpreting GUS data regarding the form of ownership of housing resources, it should be remembered that its analysis provides the answer to the question: what percentage of properties in the total housing stock belong to private entities, including physical persons? This is not equivalent to the percentage of households with the right of ownership to the property they live in. For example, in the category of properties that are under the ownership of physical persons, the legal title to an occupied property can be ownership or a commercial rental agreement (Matel, 2020). A similar situation occurs for resources belonging to housing cooperatives (the cooperative ownership right to property and the cooperative tenancy right to property). This ambiguity seems not to be important in research into the affordability of properties, as this is defined as the possibility to purchase or rent property in the context of obtained income (Zakrzewska-Półtorak i Pluta 2023)¹, and the domination of private ownership means that the housing needs of households are mainly covered by the private capital of physical persons (Table 1), which forms the principal housing stock both at the national level as well as in the studied territorial unit – Wrocław. In light of this, the relation between obtained income and property prices (affordability at the time of property purchase) takes on particular importance, irrespective of the aim – consumer or investment – of purchasing the property.

¹ The affordability of housing can be considered from various perspectives, i.e. from the point of view of tenants, the current owners of real estate property, and people who would like to purchase a property/residential house for the first time (Robinson et al., 2006).

The methods for measuring the financial availability of property (affordability of housing) vary significantly, but in principle they are linked by a focus on the income of the population (alternatively – of households) and property prices (Ezennia & Hoskara, 2022).² The indicators constructed on this basis take into account:

- average gross income and average property price per 1 m² (Lis, 2021; Marona & Tomasik, 2023; Samorek & Cichocki, 2023),
- minimum gross income and average property price per 1 m² (Zakrzewska-Półtorak & Pluta, 2023),
- income minus expenditure on basic needs and property prices (Stone, 2006),
- housing affordability for a hypothetical household (individual assumptions related to achieved income, the size of purchased property and the average price for 1 m² of premises in a given location (Trojanek, 2014),
- median property prices and annual household income before tax (World Bank, as cited in Trojanek, 2014).

3. Data and research method

The subject of the research is the affordability of housing. The spatial scope of the analysis encompassed Wrocław, a city with district rights. The source data – for the years 2013-2022³ – was obtained from the GUS Local Data Bank. The scope of the data included the following:

- average monthly gross income on the Wrocław labour market,
- average price per 1 m² of residential property sold in a transaction on the primary Wrocław real estate market (apartments: up to 40 m², over 40 to 60 m², over 60 to 80 m², above 80 m²),
- average price per 1 m² of residential property sold in a transaction on the secondary Wrocław real estate market (apartments: up to 40 m², over 40 to 60 m², over 60 to 80 m², above 80 m²).

Methods for measuring housing affordability usually concentrate on the population's average monthly or yearly income (alternatively – of households), and average property prices calculated per square metre, or the medians of these features. The relationships built on this basis lead to general, rather illustrative conclusions and do not determine the actual affordability of housing.

The actual affordability of housing should be considered individually. Households vary significantly in terms of obtained income, as well as the structure of incurred expenditure. They seek properties of different size, which cannot be ignored in determining the affordability of these resources. Another solution – which is adopted in this research, taking into consideration the available statistical data – is building relationships based on average monthly gross income, property size and average prices per 1 m² of residential property in transactions on the primary and secondary real estate market, and using a variant approach, i.e. dependent on liveable area. The adopted categories of properties differentiating the price per 1 m² can be agreed as 40, 60, 80 and 100 m² (generally – the upper ranges of values of this feature in GUS statistics⁴). This data can be used to determine profit affordability (P_{CM}) as a quotient of property price (C_M) and average monthly income (W), where C_M is determined as the product of the average price per 1 m² of residential property according to the specific area and size of this resource. The information provided by such a relationship leads to determining how many average monthly gross incomes constitute the purchase price of a residential property of a specific area.

² Generally, research into housing affordability is conducted using either the traditional approach (quantitative indicators), the behavioural approach (e.g. questionnaires), or the extended approach (quantitative indicators and qualitative criteria) (Czerniak et al., 2022).

³ Comparative analysis across a decade enables any persistent trends to be captured.

⁴ GUS gathers data on average prices per 1 m² of residential properties with an area of: up to 40 m², over 40 to 60 m², over 60 to 80 m² and above 80 m².

4. The ability of Wrocław residents to purchase residential real estate

In the years 2013-2022 on the primary real estate market there was no tendency indicating a systematic improvement or worsening in the affordability for Wrocław inhabitants of housing resources of 40, 60, 80 and 100 m² (see Table 2). In the case of the smallest properties (40 m²), the minimum value of the affordability indicator (P_{CM}) was noted in 2019 (48.4), while the maximum was in 2014 (58.8). The difference was 10.4, which is an evidence of significant fluctuations. Comparing the data from the years at either end of the period shows that the situation somewhat improved. In 2013, the price of a 40 m² property was 55.3 times the average monthly gross income on the Wrocław labour market. In 2022, the P_{CM} was 53.5. The highest value of the affordability indicator for properties of 60 and 80 m² was registered in 2013 (respectively: 86.1 and 114.5), while the lowest was in 2019 (respectively: 67.3 and 88.0). For these properties, the difference in P_{CM} was even higher than for 40 m² properties (respectively: 18.8 and 26.4). by comparing the data from 2013 and 2022, it can be seen that the affordability of 60 and 80 m² properties improved considerably. The former could be purchased in 2013 for the equivalent of 86.1 average monthly Wrocław gross incomes, while the latter could be bought for 114.5. In 2022, these figures were at the level of 73.0 and 91.6, respectively. The greatest fluctuations in the P_{CM} indicator occurred in the case of properties of 100 m² (difference – 94.2), with the maximum value being in 2013 (191.4) and the minimum in 2020 (97.2). Significant differences in the affordability of these resources can also be seen in the summary of data for 2013 ($P_{CM} = 191.4$) in 2022 ($P_{CM} = 107.1$). Generally, the affordability of properties decreases with an increase in their size, despite an inverse relation in terms of the price to one square metre (the larger the property the lower the price per 1 m²). Additionally, the P_{CM} indicators are at a very high level, even for properties with the best affordability (40 m²), limiting potential buyers to the wealthiest people.

Table 2. Affordability of properties on the Wrocław primary real estate market – housing affordability indicator (P_{CM}) in the years 2013-2022

Housing affordability indicator for properties with an area of:	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
40 m ²	55.3	58.8	52.0	52.5	49.6	50.7	48.4	51.3	55.3	53.5
60 m ²	86.1	79.0	75.5	73.6	69.4	69.2	67.3	68.7	73.4	73.0
80 m ²	114.5	103.4	100.7	95.6	94.2	89.0	88.0	88.9	91.0	91.6
100 m ²	191.4	140.0	140.5	127.5	112.7	110.6	105.5	97.2	104.0	107.1

Source: own elaboration on the basis of (GUS, 2024).

A similar situation is found on the secondary real estate market. In this case also there is no tendency that clearly indicates a systematic improvement or worsening in the affordability for Wrocław inhabitants of housing resources with an area of 40, 60, 80 and 100 m² (Table 3). The lowest values of the property affordability indicator were noted in 2016 (properties of 40 m²: $P_{CM} = 46.2$; properties of 80 m²: $P_{CM} = 77.9$) and 2017 (properties of 60 m²: $P_{CM} = 61.7$; properties of 100 m²: $P_{CM} = 86.8$), while

Table 3. Affordability of properties on the Wrocław secondary real estate market – housing affordability indicator (P_{CM}) in the years 2013-2022

Housing affordability indicator for properties with an area of:	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
40 m ²	49.8	48.6	46.3	46.2	47.6	48.6	49.9	55.1	56.7	57.9
60 m ²	68.7	66.3	63.2	61.9	61.7	64.3	65.1	72.7	75.7	77.6
80 m ²	84.6	81.9	78.8	77.9	78.4	78.4	81.6	90.4	95.5	98.6
100 m ²	101.8	96.0	89.9	91.9	86.8	94.7	96.9	110.2	117.5	124.2

Source: own elaboration on the basis of (GUS, 2024).

the highest were in 2022, with the price of properties of 40, 60, 80 and 100 m² being respectively the equivalent of 57.9, 77.6, 98.6 and 124.2 average monthly incomes noted on the Wrocław labour market. The differences between the maximum and minimum values of the P_{CM} indicator document significant changes (the difference for properties with an area of 40, 60, 80 and 100 m² was respectively: 11.7, 15.8, 20.8 and 37.5). It is also worth noting that in 2022, the affordability of properties was lower than in 2013. In addition, analogically to the primary market, in the years 2013-2022, the P_{CM} indicator took on ever higher values along with the increase in residential property area.

In the study period (2013-2022), a higher affordability of housing was usually noted on the secondary real estate market (lower than the values of the P_{CM} indicator on the primary market – Tables 2 and 3). Interestingly, this situation was reversed in the years 2020-2022, the exception of properties with an area of 40 m² (an analogous change occurred in 2019), which can be explained by increased investment interest on the real estate market with limited supply on the primary market (COVID-19). Investing money – especially savings – in property could be the result of many factors, but among them it is worth drawing attention to those that intensified inflationary processes, that is the pandemic, unstable economic policies and the outbreak of the war in Ukraine. A decrease in the purchasing power of money always leads to the search for investments from which the expected rate of return will compensate for inflation. Residential property can be considered to be one such purchase.

In 2022, the differences in the values of the housing affordability indicator values (P_{CM}) on the primary and secondary real estate markets were not significant enough to be able to speak of a fundamental difference in the availability of newly built and previously used housing resources for sale. In the case of properties with an area of 40 and 60 m² this deviation amounted to 4.5, and for 80 and 100 m² properties was respectively 7.0 and 17.2. The year 2022 can be considered as almost representative for 40 square metre residential properties. In this category, the differences in the values of P_{CM} in the years 2013-2022 were in the range 1.4 to 6.3, with the exception of 2014 (10.2), and therefore were not significant. This situation was entirely different for properties of a larger area. In 2013, the differences in the level of the housing affordability indicator on the primary and secondary real estate market for properties of 60, 80 and 100 m² were: 17.3, 29.9 and 89.7, respectively. Generally speaking, over time these differences have become blurred.

5. Conclusions

In research into the affordability of housing it does not seem justified to limit the variables to those describing average monthly gross income and average price per 1 m². This data should be supplemented with the area of the property.

Actual housing affordability should be determined individually taking into consideration the features of a specific household (net income, consumer expenditure, disposable income, savings, the price of a specific property, etc.).

The housing affordability indicator – taking into account the available statistical data – can be calculated as the quotient of the price of a property of a given area and average monthly gross income. This relation determines how many average monthly gross incomes constitute the equivalent of the purchase price of a residential property of a given area.

The structure of housing resources in Wrocław according to the form of ownership is clearly dominated by properties belonging to physical persons (in 2022: 75.32%). These properties determine the degree to which housing needs are met.

The affordability of properties on the Wrocław real estate market decreases along with an increase in the size of the property, despite an inverse relation regarding the price per square metre (the larger the property the lower the price per 1 m²).

In 2013-2022, on the primary and secondary real estate market, no clear tendency is evident indicating a systematic improvement or worsening of the affordability for Wrocław residents of housing resources of 40, 60, 80 and 100 m².

Comparing the data from the years at either end of the analysis (2013, 2022), the affordability of housing in Wrocław improved on the primary real estate market and worsened on the secondary real estate market. Irrespective of these changes, it should be noted that the prices of properties in relation to average gross income are not favourable, limiting potential buyers to the wealthiest citizens.

In 2013-2022, a higher availability of properties was usually noted on the secondary real estate market. This situation was reversed in the years 2020-2022, with the exception of properties of 40 m² in area (analogous change to 2019).

Meeting consumer housing needs on the basis of ownership rights does not resolve the housing problems in Wrocław. In the decade under study, the limited affordability of properties was maintained in purchase transactions of these properties. This clearly indicates the need to take additional action that should be directed towards supporting the construction of social housing and the development of the commercial rental market for residential properties.

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Przystępność cenowa mieszkań na wrocławskim rynku nieruchomości

Streszczenie

Cel: Uchwycenie zmian w dostępności finansowej mieszkań przy ich zakupie na wrocławskim pierwotnym i wtórnym rynku nieruchomości w latach 2013-2022.

Metodyka: Badania w zakresie dostępności cenowej mieszkań są prowadzone w ujęciu tradycyjnym (wskaźniki ilościowe), behawioralnym (np. badania ankietowe) i rozbudowanym (wskaźniki ilościowe i kryteria jakościowe). Niniejsze analizy wpisują się w podejście tradycyjne. W pomiarze przystępności cenowej mieszkań wykorzystano metodę dochodową, konstruując wskaźnik oparty na średnim miesięcznym wynagrodzeniu brutto, metrażu mieszkania oraz średnich cenach 1 m² lokali mieszkalnych w transakcjach na pierwotnym i wtórnym rynku nieruchomości w ujęciu wariantowym, tj. zależnym od powierzchni mieszkalnej.

Wyniki: W latach 2013-2022 na pierwotnym i wtórnym rynku nieruchomości nie zarysowała się tendencja wskazująca na systematyczną poprawę lub pogorszenie dostępności finansowej zasobów mieszkaniowych dla wrocławian. Dane ze skrajnych lat analizy (2013 i 2022) pokazują, że przystępność cenowa mieszkań we Wrocławiu poprawiła się na pierwotnym i pogorszyła na wtórnym rynku nieruchomości. Niezależnie od tych zmian należy zauważyć, że ceny mieszkań w relacji do średniego wynagrodzenia brutto nie wypadają korzystnie, ograniczając potencjalnych nabywców do grona osób zamożnych.

Implikacje i rekomendacje: Zaspokajanie konsumpcyjnych potrzeb mieszkaniowych na bazie prawa własności nie rozwiąże wrocławskich problemów lokalowych. Ograniczona dostępność finansowa mieszkań przy transakcjach kupna tych nieruchomości wyraźnie wskazuje potrzebę podjęcia dodatkowych działań ukierunkowanych na wspieranie budownictwa socjalnego i rozwój komercyjnego rynku najmu lokali mieszkalnych.

Oryginalność/wartość: Tradycyjne badania dostępności finansowej mieszkań zwykle koncentrują się na uśrednionych dochodach ludności i przeciętnych cenach lokali mieszkalnych w przeliczeniu na jeden metr kwadratowy lub na medianach tych cech. W podejściach tych ignoruje się wpływ powierzchni mieszkania na jego przystępność cenową. Zaproponowany wskaźnik eliminuje tę wadę. Ocena dostępności finansowej mieszkań na wrocławskim rynku nieruchomości jest jedną z podstaw kształtowania lokalnej polityki mieszkaniowej.

Słowa kluczowe: przystępność cenowa mieszkań, wrocławski rynek nieruchomości mieszkaniowych
