

ELDin
ESTATES

Purchasing a property in Poland

We advise expats
and foreign investors
throughout the process



Who we are

ELDIN Estates is a dedicated real estate agent in Kraków, focused on representing and protecting the interests of property buyers. Whether you are purchasing your first home, relocating to the city, or looking for a strong investment opportunity, we provide expert, independent guidance at every stage of the process.

Our role is to make buying property in Kraków easier, safer, and more transparent. We search the market on your behalf, analyse neighbourhoods, compare pricing, and help you understand the true value and condition of each property. Because we work for buyers, you can rely on advice that is unbiased and fully aligned with your goals.



Keith Elder - Real Estate Director

Keith brings more than 15 years of experience working in property in the UK and Poland. He specialises in helping clients understand the market, compare areas, evaluate listings, negotiate prices, and safely navigate the buying process.

Ewa Elder - Architectural Director

Ewa is a qualified architect with a passion for helping clients see the true potential of a property. She provides guidance on layout, renovation feasibility, design ideas and long-term value — giving buyers a unique advantage.

More about us

Eldin Estates is an agency helping clients find and purchase the perfect apartment or investment property. Whether you are moving to Kraków, investing in real estate, or looking for a new place to live, we offer a transparent and secure buying process, supported every step of the way.

Our mission is simple

to make the Kraków real estate market easy to understand
to help find the perfect property
to provide full support during the purchase.



Our story

After successfully renovating our own properties and investing in Kraków, we quickly realised how challenging the local real estate market can be—especially for buyers without a trusted advisor. That is why Eldin Estates was founded: we offer reliable advice, local knowledge and professional assistance with apartment purchases and investments in Kraków.

Why we focus on Buyers

Kraków's property market is competitive, diverse, and often confusing. Many buyers feel they are “on their own” when dealing with listings, agencies, developers and legal steps. We saw a real need for an agency that works exclusively in the buyer's best interests — not just selling properties but helping people find homes and investments that genuinely fit their goals.

Buying a property in Poland

A guide for expats
and investors



Reasons to buy property in Poland and why in Kraków



Poland has become an increasingly attractive destination for property buyers, offering a stable economy, growing real estate market and high quality of life. Whether you're looking to invest or find a new home, the country provides opportunities for both.

Why buy properties in Kraków?

- Historic charm and culture – Kraków is Poland's former royal capital, known for its stunning architecture, vibrant cultural scene and rich history. It's a city that blends modern living with historic beauty.
- Strong property market – Demand for apartments and houses in Kraków remains high, making it a solid choice for long-term investment or rental income.
- Excellent infrastructure – The city has well-developed transport links, including an international airport, reliable public transport and easy access to other major European cities.
- Education and international community – Kraków is home to prestigious universities and a growing expat community, making it attractive for families, remote workers and international investors.
- Quality of life – From green spaces and parks to cafes, restaurants, and cultural events. Kraków offers a comfortable lifestyle for residents of all ages.
- Legal and practical accessibility – For EU citizens, buying property is straightforward. Non-EU buyers also have clear pathways to ownership, with professional guidance.

Whether you are investing, relocating, or buying your first home, Kraków combines lifestyle, culture and economic opportunity, making it one of the most appealing cities in Central Europe for property ownership.

Can foreigners buy property in Poland?

Ownership rules explained



EU citizens, along with nationals of the EEA (Iceland, Liechtenstein and Norway) and Switzerland, are free to purchase houses and apartments in Poland on the same terms as Polish nationals.

What if you are a non-EU citizen?

Yes, non-EU citizens can buy property in Poland, but the rules depend on the type of property.

Under the Act on the Acquisition of Real Estate by Foreigners, non-EU buyers **do not need a special permit to purchase an apartment.**

This means you can buy an apartment in Poland in the same way as a Polish citizen, without additional bureaucracy.

However, **buying a detached house or a plot of land usually requires a permit** from the Ministry of Internal Affairs and Administration.

This application process can be time-consuming and more complex. Skipping this step may result in the transaction being considered legally invalid.

Apartments in Poland are legally classified as independent residential units

When you buy an apartment, you acquire **a share in the land**, not the land itself — even if the property includes a garage, parking space, private garden, or terrace. For this reason, no permit is required to purchase an apartment.

In Poland, **foreigners can buy property as private individuals.** There is no requirement to set up a company, register a business, or hold a specific residency status.

Whether a permit is needed depends only on the type of property, not on the buyer's nationality or legal status.

There are also no restrictions on how the property is used.

Foreign buyers — including investors and remote workers — are free to purchase property for personal use or as a rental investment.

When do you need approval from MSWiA Ministry of the Internal Affairs and Administration



If you are a non-EU, non-EEA, or non-Swiss citizen, Polish law requires you to obtain approval from the Ministry of the Internal Affairs and Administration (MSWiA) before buying certain types of property.

When MSWiA approval is required

Approval from the MSWiA is mainly required for the following types of properties:

- **Detached houses** – Buying a single-family home includes the land it stands on. This triggers legal requirements, so a permit is needed.
- **Building plots, agricultural land and forest land** – Any undeveloped or developed land generally requires a permit. Additional rules apply if agricultural or forest land exceeds one hectare.
- **Properties in border zones** – If a property is located in a designated border area, a permit is required, whether it is a house, plot, or apartment.

Why is approval necessary?

These rules are in place to protect **national security, territorial integrity and public interest**. Purchasing such properties without the proper permit could make the transaction legally invalid.

Exceptions to the MSWiA permit requirement

In some cases, non-EU buyers **do not need a permit** to purchase property in Poland. These exceptions include:

- **Foreigners with permanent residence in Poland for at least five years**
- **Foreigners married to a Polish citizen**, who have lived in Poland for at least two years on a permanent residence permit, **and are buying the property together with their spouse**
- Acquiring property through inheritance under Polish law, or from close family members

Important: Even if you meet one of these exceptions, **a permit is still required** for properties located in border zones or for agricultural or forest land larger than one hectare.

What to buy?

Apartments and houses in Poland



One of the first decisions when buying property in Poland is whether to choose an apartment or a house. Each option comes with different legal requirements, costs and practical considerations.

Apartments – easier and faster

Buying an apartment — a self-contained unit within a multi-family building — is generally **simpler and more accessible**. Since **no MSWiA permit is required**, the purchase can follow the standard notarial process without extra administrative hurdles.

Why choose an apartment:

- **No legal obstacles** – no permit needed
- **Faster completion** – the process is quicker and smoother
- **Lower risk** – minimal additional bureaucracy
- **Wide selection** – plenty of options on both primary and secondary markets
- **Convenient locations** – often closer to city centres with better infrastructure and public transport.

Houses – More privacy but more paperwork

Buying a detached house, semi-detached home, or townhouse usually **includes purchasing the land**, which **requires MSWiA approval** for non-EU buyers. This means extra time, paperwork and, in some cases, the need to demonstrate strong ties to Poland.

A house may be the better choice if:

- you have a **family** and need more private space
- you are planning a **long-term stay or permanent relocation**
- you are a **long-term resident or married to a Polish citizen** and can take advantage of legal exemptions.

While a house offers more space and privacy, the process is **more complex** compared to buying an apartment.

* Some houses, like townhouses or semi-detached units, may be legally treated as residential units purchased with a share of the land. In these cases, no MSWiA permit is required.

The Purchase Process – Formalities



For properties that **do not require a permit**, buying real estate in Poland is straightforward:

- **Notarial deed** – The sale agreement must be signed before a notary
- **Fees and taxes** – Notarial and court fees apply, plus Civil Law Transaction Tax (PCC tax) on secondary market purchases
- **Registration** – Ownership is recorded in the Land and Mortgage Register

Note: In the notarial deed, the notary may ask the seller to **confirm that the property is a self-contained residential unit**, verifying that no additional permit is needed by the buyer.

This exemption is usually based on **Article 8(1) of the Act on the Acquisition of Real Estate by Foreigners**.

Check the legal status

Not every “house” is legally a land property. Townhouses or semi-detached homes are often sold as residential units with a share in the land, which usually does not require an MSWiA permit. Always confirm the legal status with a trusted agent or notary.

Apartments vs. Houses – How timelines differ

- **Apartments** – Quick process; completion can take just a few days
- **Houses with land** – MSWiA approval is required and can add between two - four months

Good preparation helps avoid delays.

Additional costs

Whether you’re buying an **apartment or a house**, there are a few extra costs to keep in mind:

- **Registration fees** – for recording the property in the Land and Mortgage Register
- **PCC (Civil Law Transaction) tax** – applies to secondary market purchases
- **Stamp duty for MSWiA permits** – only required when buying land or houses that need official approval.

When purchasing an **apartment**, you typically **do not pay land-related fees**, and PCC **does not apply on primary market purchases**.

Additional costs on the primary market



When buying on the **primary market** (new properties directly from developers), **PCC tax is not charged**.

However, there are additional considerations that buyers should be aware of:

Most new apartments and houses in Poland are delivered in what's called the “**developer state**” (stan deweloperski). This means that while the structure, walls, windows, and doors are completed, the property is **not fully finished or ready to live in**. Key elements such as flooring, kitchen, bathrooms, lighting, painting and sometimes plumbing or heating systems may need to be completed by the buyer.

Finishing costs can vary depending on your preferences and the quality of materials, so it is important to budget carefully.

Other factors to consider include:

- **Availability of contractors** – High demand means renovation work may need to be booked **months in advance**
- **Scheduling and coordination** – Coordinating finishing work (flooring, plumbing, kitchen installation, etc.) can take time, particularly if multiple tradespeople are involved
- **Turnkey options** – Some developers offer a “turnkey finish” (pod klucz), where the apartment is fully completed and ready to move in. Choosing this option can **simplify costs and timelines**, though it is usually more expensive than buying in developer state.

Understanding whether a property is delivered in **developer state or turnkey** is crucial for planning your budget and timeline, especially if you are an expat or investor unfamiliar with local construction practices.

For buyers purchasing a property in **developer state**, finishing the apartment can feel overwhelming, especially for those living abroad or unfamiliar with local contractors.

Eldin Estates can assist with completing your apartment through our parent company Eldin — from flooring, kitchens, and bathrooms to painting, lighting, and full interior design. Our team coordinates trusted contractors, manages schedules and ensures your home is ready to move in or rent out, saving you time, stress and unexpected costs. More information can be found at www.eldin.com.pl

Benefits for investors

Kraków's **rental market is growing rapidly**, with an increasing number of tenants every year. This creates favourable conditions for property owners looking to generate rental income.



Key drivers of rental demand

- A **large student population**, both domestic and international
- Employees of **multinational companies** in sectors such as IT, finance and shared service centers (SSC)
- **Domestic and international migration** to the city
- High **mortgage costs** that limit home-ownership
- The **flexibility of renting**, which is increasingly preferred by young adults and expats.

Potential Returns

- **Long-term rentals:** Typical gross annual returns are around **5–6%**, and can be higher for well-located properties.
- **Short-term rentals:** Thanks to Kraków's popularity as a tourist destination, short-term rentals can offer **7–8% estimated annual returns**.

Ease for foreign investors

Foreign buyers can rely on professional property management companies to handle every aspect of renting, from tenant placement to technical support and accounting. This makes property investment in Kraków **relatively passive and hassle-free**, even for owners living abroad full-time.

Capital Gains Tax Advantage

For investors planning to sell their property, it's important to know that **capital gains tax in Poland does not apply if the property is sold after five years of ownership**. This makes Kraków property not only a source of regular rental income but also a **potentially profitable long-term investment**.

Investing in Kraków property combines **secure capital growth, strong rental demand and tax advantages**, making it an attractive option for both domestic and foreign buyers.

INVEST IN KRAKÓW WITH ELDIN ESTATES



ELDin ESTATES

t: +48 607 84 84 14

e: info@eldinestates.com

w: www.eldinestates.com

division of **ELDin**