



COLDWELL BANKER | REALTY

POLAND PROPERTY SERIES

THE POLISH-AMERICAN GUIDE TO BUYING PROPERTY IN POLAND

A practical roadmap for U.S.-based buyers considering a second home, investment, future residence or family foothold in Poland.

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WELCOME

A connection to Poland, with a plan behind it

For many Polish-Americans, buying in Poland is about more than real estate. It can mean reconnecting with family, creating a home base in Europe, diversifying where you own property, or simply making a long-held idea tangible.

The challenge is that a Polish transaction does not work exactly like a U.S. transaction. My role is to help make the first part of that process familiar: clarify your goals, organize the U.S. side of the decision and create an intentional handoff to the appropriate Coldwell Banker professionals in Poland.

This guide is designed to help you arrive at that first conversation informed - and ready to make good decisions.

Sebastian Olszewski

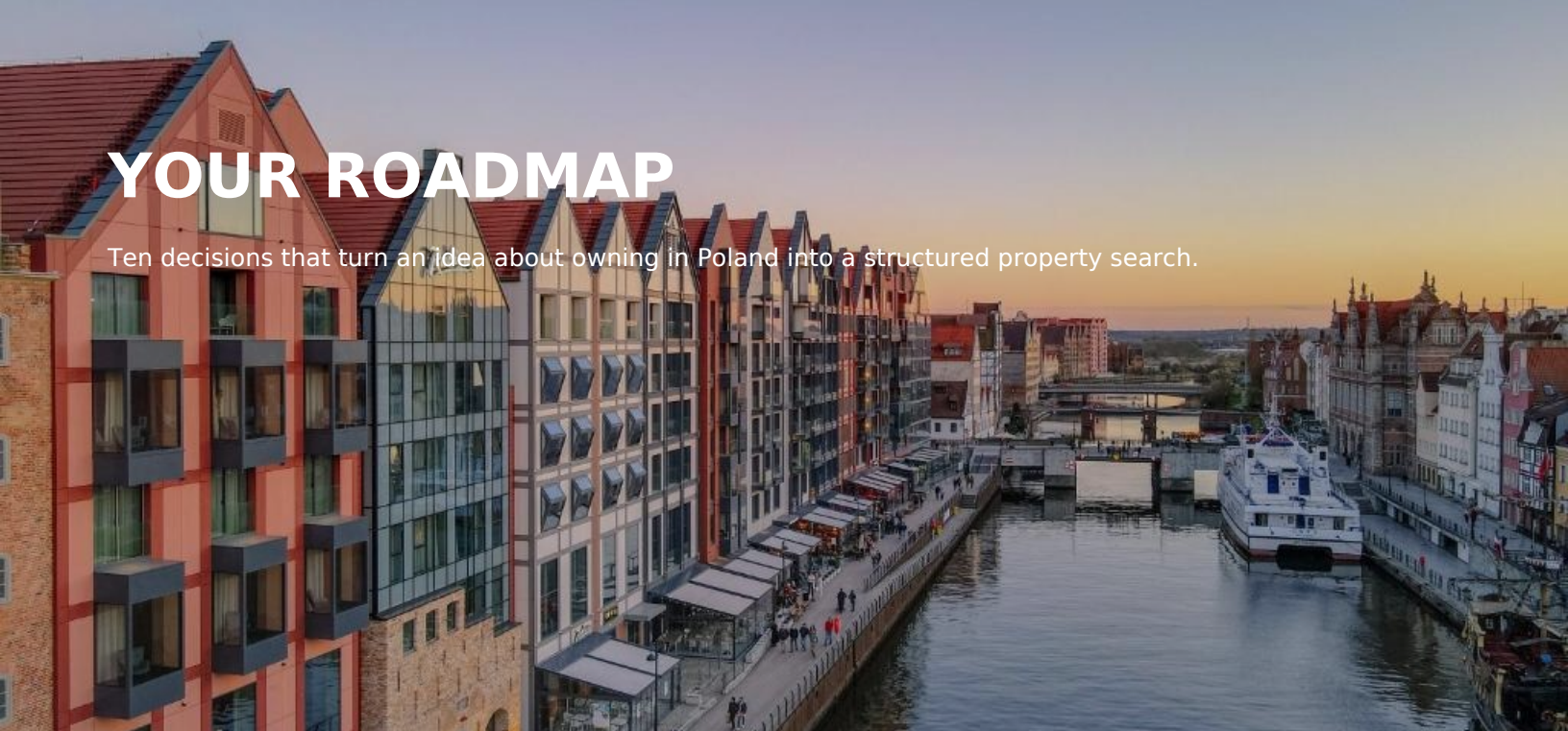
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THE IDEA BEHIND THIS GUIDE

Start with strategy in the United States. Use local expertise in Poland. Keep the client relationship coordinated across the Coldwell Banker network.

Educational use only. This guide is not legal, tax, mortgage, immigration or investment advice.



YOUR ROADMAP

Ten decisions that turn an idea about owning in Poland into a structured property search.

01 Define the purpose
Second home, investment, future residence or family foothold

02 Choose the right market
Warszawa, Trójmiasto, Mazury and expansion markets

03 Understand who can buy
Citizenship, EEA status and permit considerations

04 Know the transaction
A practical step-by-step buying process

05 Build the funding plan
Cash and U.S.-side liquidity before the search

06 Compare property types
New construction versus resale

07 Prepare for distance
A framework for buying remotely

08 Know the language & costs
Key Polish terms and budget categories

09 Use the right team
How the U.S.-Poland Coldwell Banker channel works

10 Get ready to act
Buyer-readiness checklist and next steps

01 DEFINE THE PURPOSE

Start with the life you want the property to support

The strongest cross-border purchases begin with a use case, not a listing. Your purpose should determine the market, property type, ownership priorities and funding strategy.



SECOND HOME

A base for summers, holidays, extended stays and family visits. Prioritize access, ease of ownership and places you will genuinely use.

INVESTMENT

Evaluate durable demand, realistic operating costs, management logistics and exit liquidity - not simply an attractive asking price.

FUTURE RESIDENCE

Healthcare access, transportation, year-round livability and long-term convenience become more important.

FAMILY FOOTHOLD

Ownership can create a lasting physical connection to Poland and a base shared across generations.

THREE QUESTIONS BEFORE YOU SEARCH

How often will you use it? Is lifestyle or return the priority? What verified source of funds will support the purchase?

Poland is not one real-estate market

The initial Coldwell Banker Poland footprint discussed for this initiative includes Warszawa, Trójsiasto and Mazury, with Kraków and Poznań expected as expansion markets. Current local coverage should always be confirmed.



Citizenship can materially change the path

Polish property rules distinguish among buyers based on citizenship, property type and other facts. Polish citizenship, EEA status and the exact nature of the property should be identified before meaningful non-refundable commitments.

POLISH / EEA BUYER

EEA buyers generally benefit from exemptions from the ministerial permit requirement. A Polish citizen should identify and document citizenship status early.

NON-EEA BUYER

Polish law can require permission for certain acquisitions by foreigners, while important exemptions exist - including some separate residential units. The exact property matters.

Establish these facts early

- Do you currently hold Polish citizenship - not simply Polish ancestry?
- Does the property include land or other interests that may affect foreign-buyer rules?
- Is a permit or specialized documentation required before funds become non-refundable?
- Who will provide property-specific Polish legal guidance?

DUAL-CITIZEN FAMILIES

If citizenship confirmation or passport work is underway, disclose that at the beginning. Timing and documentation may affect the transaction path.

The cross-border purchase, step by step

1

DEFINE

Use, market, budget, citizenship, timing and funding.

2

QUALIFY

Verify funds and identify legal or permit issues.

3

CONNECT

Coordinate with the appropriate Coldwell Banker Poland professional.

4

SEARCH

Evaluate property with local context, not portal listings alone.

5

VERIFY

Review title/register, condition, building matters and costs.

6

AGREE

Negotiate terms using the appropriate Polish structure.

7

CLOSE

Complete notarial documentation and funding.

8

OPERATE

Set up access, utilities, insurance and management.

Solve the money question before the property search

A U.S.-based buyer earning primarily in U.S. dollars should not assume a conventional Polish mortgage will be available. Eligibility can be restrictive and bank-specific.



WORKING SEARCH STANDARD

Establish a verified source of funds before a serious search. For many U.S.-based prospects, that means cash or liquidity created in the United States.

CASH

Existing liquid assets provide the greatest certainty of funds.

HELOC

U.S. home-equity borrowing may create liquidity, subject to lender terms, rates and collateral risk.

CASH-OUT REFINANCE

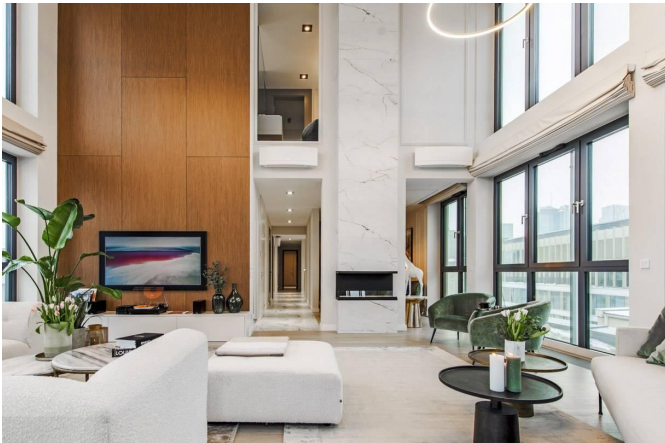
Another way to convert U.S. equity into cash; evaluate the total financing cost.

OTHER VERIFIED FUNDS

Sale proceeds, investment liquidity or other documented sources may work.

Plan USD/PLN conversion, source-of-funds documentation, transfer timing and tax review before closing.

New construction or resale?



URBAN / NEWER PRODUCT



DETACHED / LIFESTYLE

NEW CONSTRUCTION

Modern systems, amenities and potentially lower initial maintenance. Watch developer reputation, delivery timing, finish standard, payment schedule and handover condition.

RESALE

Established locations and tangible condition. Review title/history, technical condition, renovations, building fees/reserves and deferred maintenance.

A CROSS-BORDER LUXURY

Convenience. A property that is easier to secure, maintain, manage and eventually resell can be more valuable to an overseas owner than a more complicated property with greater visual appeal.

Design the transaction to work remotely

Distance does not have to create disorder. Establish a reliable decision process, clear documentation and a plan for the steps that may require physical presence.

ONE DECISION CHANNEL

Keep criteria, documents, questions and deadlines organized.

VISUAL CONTEXT

Use live video, neighborhood views and common-area context.

EXECUTION PLAN

Ask early about powers of attorney, apostille, translations or in-person signatures.

INDEPENDENT VERIFICATION

Distance makes due diligence more important, not less.

FUNDS READY

International transfers and compliance reviews can take time.

DAY-ONE OWNERSHIP

Plan keys, utilities, insurance, furnishing, management and access.

WHEN TO TRAVEL

A focused Poland trip is most valuable after the strategy and shortlist are established. The trip becomes a concentrated decision-making visit rather than random touring.

A short vocabulary lesson can prevent a long misunderstanding

Księga wieczysta	Land and mortgage register.
Notariusz	Notary involved in formal conveyancing.
Akt notarialny	Notarial deed.
Rynek pierwotny	Primary market / new construction.
Rynek wtórny	Secondary market / resale.
Czynsz administracyjny	Administrative/building charge.
Pełnomocnictwo	Power of attorney.
PLN / złoty	Polish currency.



BUDGET BEYOND THE PURCHASE PRICE

Allow for notarial charges, applicable taxes/levies, registration, legal advice, translations, inspections, currency conversion, brokerage compensation where applicable, furnishing and ongoing ownership costs.

One client relationship. Local Polish execution.

The U.S.-Poland channel is designed to create a coordinated path from a U.S.-based buyer to the right local professionals, with the buyer's objectives already organized.



THE REFERRAL PATH

Prospective Poland clients are presented through Coldwell Banker Poland leadership, which can then direct the client to the appropriate market professional. The goal is a deliberate handoff, not simply a name and phone number.

Your Poland property readiness check

- ☐ I know the primary purpose of the purchase.
- ☐ I can document my citizenship / EEA status.
- ☐ I have a realistic all-in budget in U.S. dollars.
- ☐ I have a verified source of funds.
- ☐ I have narrowed the search to one or two target markets.
- ☐ I understand where legal, tax and currency advice is required.
- ☐ I am ready to move from browsing to a structured search.



READY TO EXPLORE POLAND?

Start with a Poland Property Strategy Conversation.

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Mówię po polsku.

A productive first conversation should answer: Why Poland? Why this market? Why now?

IMPORTANT INFORMATION

Use this guide as a starting point

EDUCATIONAL USE ONLY

This guide is a general introduction for U.S.-based consumers. It is not legal, tax, accounting, investment, lending, immigration or currency advice, and it does not create a brokerage relationship in Poland. Laws, taxes, fees, financing criteria, brokerage practices and market coverage can change.

COLDWELL BANKER RELATIONSHIP

Coldwell Banker® is a registered real-estate brand used by affiliated companies and professionals. The specific U.S. and Polish brokerage entities involved in a transaction may be separately owned/operated and subject to different laws and responsibilities. Referral arrangements should be documented through the applicable brokerages.

REFERENCE CATEGORIES

Polish Ministry of the Interior and Administration guidance regarding foreign acquisition of real estate; Polish Investment and Trade Agency materials; Coldwell Banker official network/referral materials; and financing assumptions developed for this initiative after consultation with a Polish mortgage professional.

PHOTOGRAPHY

Photography in this edition was supplied for the project and is used to illustrate Polish markets, lifestyles and residential property types. Images are illustrative and are not representations of properties currently offered for sale unless expressly stated.



ABOUT SEBASTIAN

Sebastian Olszewski is a Coldwell Banker Realty real-estate advisor based in Florida developing a dedicated connection for U.S.-based clients interested in Poland. His role is to organize the U.S. side of the decision and coordinate an intentional handoff to appropriate Coldwell Banker professionals in Poland.

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