Renting a flat in Warsaw: a guide for new IAS teachers

IAS has two buildings on ul. Dembego in Ursynów, in the south of Warsaw. Dembego 18 holds Grades 6 to 12 and Dembego 12 holds Kindergarten to Grade 5. Metro Kabaty, the end of the M1 line, is a five-minute walk away, and the Kabaty forest (Las Kabacki) is next door. Much of the IAS community lives within a few metro stops of the school. Here is how renting works in Poland, and what to check before you pay anyone.

> **Please read this first**
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> This is a general guide, written as a suggestion to help you plan. Rents, fees and the rules on leases change, and every flat and landlord is different. Nothing here is legal advice, and it does not commit the school to any step or outcome. Check current listings, the contract in front of you and the official sources at the end before you sign or pay.

Where to live

Most people choose by metro stop. The M1 runs from Kabaty north through Ursynów and Mokotów to the city centre and beyond, so a flat near any station on the line gives you one direct ride to school.

From Kabaty to	Minutes
Natolin	2
Imielin	4
Stokłosy	6
Ursynów	8
Służew	10
Wilanowska	12
Racławicka	15
Politechnika	18
Centrum	21
Świętokrzyska (change for M2)	22

Approximate times from the Metro Warszawskie timetable valid from 1 September 2026. They leave out the walk to the platform and the wait. On weekdays trains run every 2 to 3 minutes at rush hour.

Kabaty

The closest option: walk to either school building, with the forest on the doorstep.

Natolin, Imielin, Stokłosy, Ursynów

The rest of the Ursynów district, one to four stops from Kabaty, 2 to 8 minutes by metro.

Mokotów

Służew to Racławicka, 10 to 15 minutes. Closer to the centre, with a longer daily ride.

The centre

Centrum and Świętokrzyska, about 21 minutes, with the change to the M2 line at Świętokrzyska.

Where to search

- **Otodom** (otodom.pl), **OLX** (olx.pl, section Nieruchomości), **Morizon** (morizon.pl) and **Gratka** (gratka.pl). Filter by "Warszawa, Ursynów", then widen to Mokotów.
- **Expat groups on Facebook** for Warsaw carry listings and advice. Treat a post there with the same care as any ad.
- **Agencies** (*biuro nieruchomości*). Ask about their fee in writing before the first viewing.

What it costs

Average asking rents across the whole of Warsaw in June 2026, according to Otodom Analytics as published by Bankier.pl on 15 July 2026:

Flat size	Average asking rent per month
Up to 40 m^2 (usually a studio)	PLN 2,976
40 to 59 m^2	PLN 3,888
60 to 89 m^2	PLN 6,056

These are city-wide averages from listings. A given building, floor or street can be well above or below them, so check current listings before you set a budget.

How a rent is quoted

A Polish rental price often has three parts, and an ad may show only the first:

1. **Rent** to the owner (*czynsz najmu*, sometimes *odstępne*).
2. **The building fee** (*czynsz administracyjny*), a monthly charge set by the housing community or cooperative. What it covers varies from building to building.
3. **Utilities** (*media*): electricity, gas, water, heating and internet, in whatever mix the fee does not already cover.

Ask for the total per month, and for a line-by-line list of what is included. Ask how utilities are settled: a fixed amount, or real use from the meters.

Words you will see in ads

kawalerka	studio flat: one room, a kitchen or kitchenette, a bathroom
2 pokoje	two rooms. Poles count rooms, not bedrooms, so this is usually a living room and one bedroom
czynsz administracyjny	building fee (see above)
media	utilities
kaucja	deposit
umowa najmu	lease
najem okazjonalny	a special fixed-term lease (see below)
prowizja	agency fee
bez prowizji	no agency fee for you
od zaraz	available now
zwierzęta	pets; *bez zwierząt* means none allowed
umeblowane	furnished
miejsce postojowe	parking space
protokół zdawczo-odbiorczy	handover report

Deposit and fees

Landlords usually ask for one or two months' rent as a deposit (*kaucja*). The law allows more: up to twelve months' rent on a standard lease, and up to six on a *najem okazjonalny*. Whatever the amount, the contract should say how and when it comes back. By law the deposit is returned within a month of you moving out, less anything you owe. Pay by bank transfer and keep the confirmation.

If an agency found the flat, it may charge you a fee. Agree the amount before the viewing. "Bez prowizji" in an ad means you pay no agency fee.

The najem okazjonalny lease

Some private landlords offer this type of lease. It lets them recover the flat quickly if a tenant will not leave, and it asks more of you than a standard lease. What it involves:

- The owner is a private person, not a company, and the lease is for a fixed term of up to ten years.
- You sign a statement in front of a notary (*akt notarialny*) agreeing to move out if the lease ends and you have not left. The notary's fee for this is capped by law at one tenth of the national minimum wage. Agree in advance who pays it.

- You name another address where you could live if that ever happened, with a written statement from that flat's owner agreeing to take you in. The landlord can ask for that signature to be certified by a notary.
- The owner must report the lease to the tax office within 14 days of the start. You can ask to see the confirmation.

For someone new to Poland, the second address is the hard part. Raise it at the first viewing and ask the landlord what they will accept.

Before you pay anything

- See the flat in person, or send someone you trust. Never pay a deposit or a "booking fee" for a flat nobody has seen.
- Ask for the land and mortgage register number (*numer księgi wieczystej*) and look it up free at ekw.ms.gov.pl. The owner named there should be the person signing, or that person should show you a written power of attorney.
- Check the owner's ID against the register and the contract.
- Be wary of a rent far below similar flats, an owner who is "abroad" and will send keys by courier, or pressure to transfer money today.
- Read the whole contract. Ask for an English version or a bilingual one if you need it. Check the term, the notice period, rent increases, the deposit, who repairs what, pets, guests and subletting.

Moving in

The handover report

On the day you get the keys, write a *protokół zdawczo-odbiorczy* with the owner. List each room, the furniture and appliances, any damage, and the number of keys. Write down the readings on every meter: electricity, gas, water and heat. Take dated photos and a short video. Both of you sign, and you each keep a copy. Do the same when you move out. This is what protects your deposit.

Registering your address (zameldowanie)

Register your address at the city office (urząd dzielnicy) within 30 days of moving in. Who has to register, and when, differs for EU and non-EU citizens: the gov.pl page under "Where to check" sets it out. Bring your passport and a document showing your right to live there, such as the lease. If you are not the owner, you also need the owner's confirmation that you live there. Registration is free; a certificate of temporary residence costs PLN 17. Ask before you sign whether the landlord will confirm your registration.

Registering for more than 30 days also gives you a PESEL number automatically, and you will need one for the online residence permit system and at some offices.

Utilities and internet

Ask who holds each contract. If electricity or gas stays in the owner's name, the lease should say how you pay and on which readings. If you sign your own internet contract, check the minimum term before you sign. Note the date and meter readings for anything that transfers to you.

> **How IAS can help**
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> The school can help new teachers with the move, including finding somewhere to live. Ask us what support is available for yours.

Questions to take to a viewing

- [ ] What is the total per month: rent, building fee and utilities?
- [ ] What does the building fee cover?
- [ ] Are utilities a fixed amount or billed on meter readings?
- [ ] How much is the deposit, and when does it come back?
- [ ] Is there an agency fee? How much, in writing?
- [ ] Standard lease or najem okazjonalny?
- [ ] If okazjonalny: who pays the notary, and which second address will you accept?
- [ ] What is the land register number?
- [ ] Will you confirm my address registration?
- [ ] What is the minimum term and the notice period?
- [ ] Can the rent go up during the lease, and how?
- [ ] Are pets, guests or subletting allowed?
- [ ] Which furniture and appliances stay, and who repairs them?
- [ ] Is there an internet connection, and whose contract is it?
- [ ] Is there a parking space or a storage room (*komórka lokatorska*)?
- [ ] When can I move in?

Where to check

Metro timetables and travel times	metro.waw.pl, Rozkład jazdy
Land and mortgage register (free lookup)	ekw.ms.gov.pl
Registering your address	gov.pl, Zamelduj się na pobyt stały lub czasowy
PESEL for foreigners	gov.pl, Get a PESEL ID
Tenant law, including najem okazjonalny	Act of 21 June 2001 on the protection of tenants' rights (Dz.U. 2023 poz. 725), on isap.sejm.gov.pl
Rent figures in this guide	Bankier.pl rental report, July 2026 (Otodom Analytics data for June 2026)

Questions about your move employment@ias.edu.pl +48 22 649 14 40

Office: Monday to Friday, 08:00 to 16:00

Last checked in October 2026. Prices and rules change; check current listings and the official sites above before you sign. This guide is general information, offered as a suggestion, and is subject to change. It is not legal advice.