



” Analysis of the residential market  
in the suburban town of Ząbki  
in the context of the city’s structural  
changes

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AMRON CENTRE ANALYSIS

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The suburban town of Ząbki may seem unassuming due to its small area – just 11 km<sup>2</sup>. Over the years, Ząbki has undergone significant changes in character, evolving from a settlement to a garden city concept and, ultimately, into its current state as a high-density urban area. The city's Development Strategy for 2024-2033 envisions its transformation into a compact city. The structural dynamics of Ząbki stem from its location, population influx and changing residents' needs.

Located approximately 9 km from the centre of Warsaw, Ząbki's character is largely shaped by its proximity to the capital. The rapid development of multi-family housing and accompanying services has increased the town's attractiveness for potential buyers. The central part of Ząbki serves as a hub of concentrated services, housing the City Hall, various public utility buildings and a railway station. Residential development in the city centre consists of multi-family buildings constructed between 1960 and 2000, alongside single-family homes. The service sector is concentrated along Provincial Road No. 634. A social divide exists between the northern and southern parts of the city, separated by the Warsaw Wileńska – Małkinia railway line. The area around the tunnel for vehicular traffic, which connects the northern and southern parts of the city, is considered the town centre.

The northern part of Ząbki is predominantly made up of single-family housing on small plots. At the city's northern boundary, there is the S8 expressway, which negatively affects residential comfort in this area. The southern part, in contrast, consists mostly of new multi-family housing with commercial spaces on the ground floors.

Ząbki occupies the smallest land area among the municipalities of the Wołomin County (just 1.16% of the county's total area), yet it has the highest population density. Increasing demands for infrastructure, transportation accessibility and social and living facilities drive the need for new investments, not only in housing, but also in other sectors. Given these factors, Ząbki presents a high investment potential, attracting significant interest from various industries.

Ząbki is a municipal town located in the Wołomin County, which is largely part of the Warsaw metropolitan area. As of December 31, 2023, the town had a population of over 45 thousand, marking an approximate 37% increase compared to 2014.

The demand for residential properties is driven by rising local incomes and migration from smaller towns toward metropolitan areas. These trends are observable both nationwide in Poland and at a local level, particularly in larger towns and the surrounding less urbanized areas. Due to its immediate proximity to Warsaw, Ząbki benefits from socio-economic growth and exhibits similar market trends to the Warsaw real estate sector.

### **A Brief History of the Town**

Originally called Wola Ząbkowa, the town's history dates back to the 16th century. The royal village of Wola Ząbkowa was located in the Warsaw district of the Masovian Voivodeship. In 1580, its name was changed to Ząbki. The town experienced significant growth in the first half of the 19th century. In 1827, it comprised of 36 buildings and 206 residents, a number that had increased to 600 by the 1880s. At that time, Ząbki was part of the Roniker family's estate.

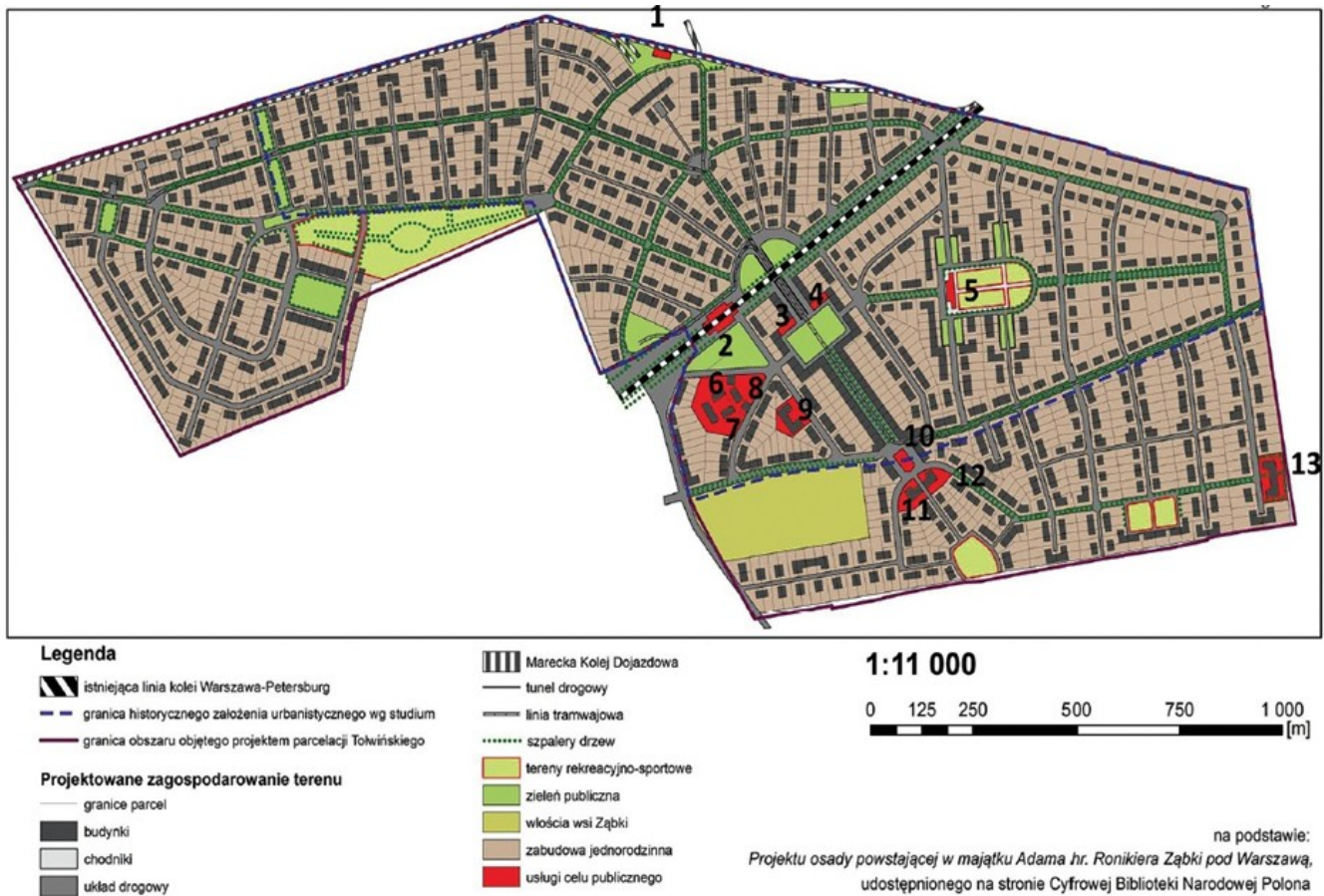
By the late 19th century, Count Roniker had built two brickyards and a narrow-gauge railway to Bródno, which boosted employment. The opening of the Warsaw-Saint Petersburg Railway in 1862 further spurred population growth and economic activity. In 1912, a portion of Roniker's estate was subdivided based on a competition-winning design by Professor Tadeusz Totwiński, initiating the transformation into a garden city.

The garden city concept aimed to create neighbourhoods surrounded by greenery, featuring low-density housing and a structured division into functional zones to meet residents' needs. This approach sought to address the issues of overcrowded cities and poor living conditions by designing a self-sufficient town with essential facilities, including a courthouse, post office, power plant, water station, fire station, bathhouse, casino, school and church. A key focus



was on spatial planning, with a hierarchy of roads, a market square, standalone villas and extensive parks, squares and gardens.

FIGURE 1. ZĄBKŹKI’S URBAN SUBDIVISION PLAN AS FOR 1912



Source: “The Garden City of Ząbki. Idea and Implementation” A. Majewska, J. Szymanowska.

The urban plan was adapted to the local topography, preserving the existing road layout while modifying the route to Drewnica. The design incorporated natural ponds and clay pits while adding new parks and squares. The town was to be connected to Warsaw by the Saint Petersburg Railway (with a station in the centre) and the Marecka Railway (to the north). The railway line divided the estate into two sections: the southern part was more prestigious, housing all service facilities, while the northern section was primarily residential with smaller plots.

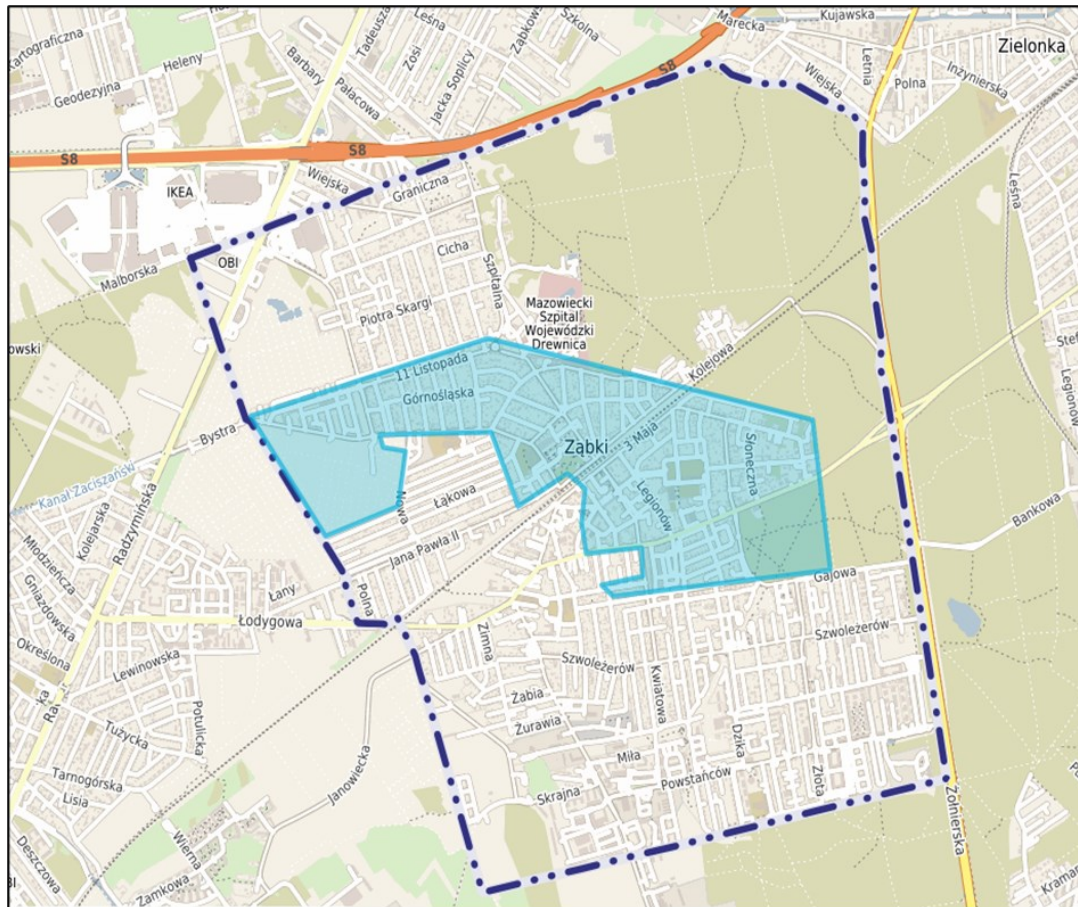
The town’s structure was clearly defined, comprising five building clusters arranged around a main street that served as a compositional axis perpendicular to the railway line. The axis featured key landmarks such as a church, a school and a sports field. A secondary axis, extending from the market square, linked recreational areas with the eastern casino and the town’s technical service complex. The buildings, including villas, semi-detached houses and row houses, were integrated with green spaces and connected by a system of public areas.

### The Current Urban Structure

Comparing Ząbki’s 1912 subdivision plan with its current layout reveals significant differences (Figure 2). Some areas were not subdivided as originally planned, street layouts were altered, land parcels were further divided and denser multi-family, row and semi-detached housing was introduced.



FIGURE 2: THE AREA COVERED BY THE GARDEN CITY PLAN VS. THE CURRENT STATE



Source: own study, base map from <http://google.pl/maps>.

A portion of Tołwiński’s design has been designated as a protected zone in Zabki’s Study of Spatial Conditions and Development Directions. Many buildings are now listed in the heritage registry and municipal records. The city’s Development Strategy for 2024–2033 aims to preserve this area. However, the southern part of the city is not included in this protected zone and, as a result, available land has been maximized for development.

Given the limited space for new investments and the growing needs of residents, Zabki’s Development Strategy proposes transforming it into a compact city. This approach emphasizes sustainable development and the rational use of available space, ensuring access to essential services within walking distance, reducing reliance on public or private transport.

Since the northern part of Zabki primarily consists of single-family homes with limited new developments, the analysis focuses on the market for developer-supplied residential units in the southern part of the city.

### Residential market in Zabki

Based on a standardized transactional database in terms of quality, it is possible to identify the key factors that influence property value. However, it should be noted that purchases from developers often involve individual agreements between the seller and the buyer, which may deviate from general market trends.

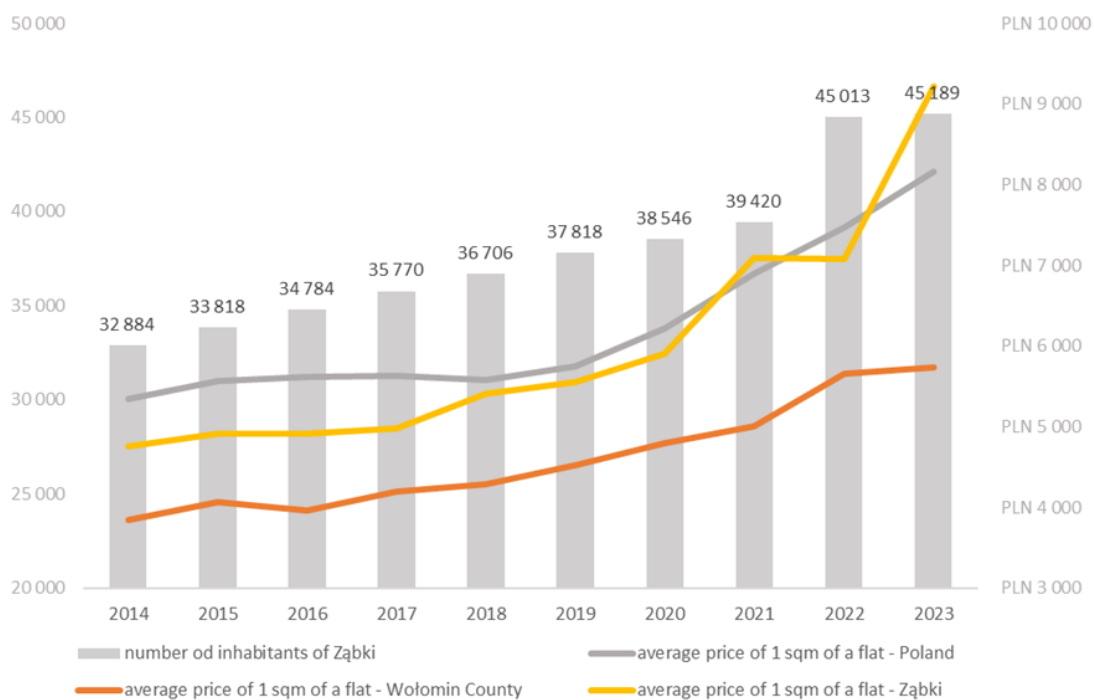
Over the analysed period (2014–2023), an upward trend can be observed in both the population size and the average price per square meter of usable residential space. The chart below presents the average price per square meter of usable residential space for Wołomin County and Poland as a whole. Using transactional data from the real estate



price register and the AMRON System, the chart has been enriched with average price data for Ząbki. A correlation between these average values is evident throughout the analysed period. The price trend line for Ząbki exhibits the greatest fluctuations, as it represents the smallest market segment in this analysis. Consequently, these variations are more noticeable and are not adjusted for local, socio-economic, or economic factors affecting the county or the entire country.

A significant spike in the average price per square meter of residential property in Ząbki in 2021 could have been driven by several factors. The easing of emotions related to the COVID-19 pandemic, prolonged stagnation due to numerous pandemic restrictions and the launch of another edition of the government housing program contributed to improved investor sentiment. Additionally, 2020 was an almost record-breaking year in Ząbki in terms of number of housing units completed, with nearly 22 new apartments per 1 000 residents.

FIGURE 3. AVERAGE PRICE PER SQM OF USABLE RESIDENTIAL SPACE ON PRIMARY MARKET



Source: own study based on data from the real estate price register and the AMRON database.

When considering the location of residential units within the town, completed investments and their distribution should be taken into account. The southern part of the city experienced dynamic development in multi-family housing construction, leading to the highest number of transactions involving properties in developer standard. The individual housing estates do not differ significantly in terms of architectural style, functional-spatial layout or transport accessibility. They consist of several to a dozen buildings, interspersed with pedestrian pathways, decorative green spaces, playgrounds and designated private gardens for the exclusive use of residents on the ground floors. Given the high demand for parking spaces, large underground garages were built beneath entire estates.

The buildings within each estate are uniform, with no distinct differences in structure, façade or functional layout. As a result, subsequent development phases are merely extensions of the existing estate. These buildings typically have up to five above-ground floors (with occasional dominant structures reaching seven floors), making the southern part of the city cohesive, without a dominant architectural style. However, with ongoing development and new phases of construction, this area faces increasing transportation and social challenges.



The uniform nature of the buildings and lack of architectural diversity have led to the highest demand for apartments on the third and fourth floors. Despite the fact that all new buildings are equipped with elevators, top-floor units are not the most sought-after. This may be due to the lack of height variation among buildings, which reduces the attractiveness of the view. Furthermore, top-floor apartments are associated with potential risks related to roof drainage and possible leaks, as well as the inconvenience of using stairs during elevator malfunctions. Ground-floor units, on the other hand, are more exposed to burglary risks and offer lower comfort due to pedestrian pathways running close to windows and noise from shared areas such as playgrounds and courtyards.

Newly completed residential units have been adapted to changing buyer preferences in terms of size. The most recent phases of housing developments, completed between 2021 and 2023, featured larger average unit sizes, with the most popular apartments ranging from 40 to 60 square meters.

Over the years, the city of Ząbki has transformed from a town characterized by low-intensity single-family housing combined with recreational areas and significant urban greenery into a city of “two cultures”, where a railway line running through the centre has become a social and urban boundary. While the northern part of the city has maintained its original character, the southern part has evolved into a high-density residential area, housing the majority of the town’s population. This area has not been subject to consistent urban planning, leading to an imbalance between residential, commercial and recreational spaces. The Ząbki Development Strategy outlines a plan for implementing a new urban order based on the compact city concept. However, given the severely limited space available, this plan may not significantly improve living conditions in this part of the city. Despite increasing transportation and social issues, housing prices in this area continue to rise at a pace similar to the national market. Unless real estate development in this district reaches spatial limits, this trend is unlikely to change.



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