



” Real estate agent – a helpful assistant or an unnecessary cost?

Joanna Woźniak

Maintenance and Development Specialist

AMRON CENTRE ANALYSIS

October 6, 2025





The real estate market in Poland is developing very dynamically and buying, selling, or renting an apartment or house is, for most people, the most important financial decision of their lives. In light of this, the question often arises: is it worth using an agent's services or is it better to act independently and avoid additional costs? The answer is certainly not clear-cut – it is worth analysing both the advantages and disadvantages of working with a real estate agent.

Who is a real estate agent?

A real estate agent is a person or company that helps with buying, selling, or renting properties. The role of the agent is to find a suitable offer or client, conduct negotiations and provide formal and legal support throughout the transaction.

ADVANTAGES OF WORKING WITH A REAL ESTATE AGENT

Experience and industry knowledge

An agent knows the realities of the market and can accurately “value” a property, avoiding situations when the price is set too high (and the listing “sits” for months) or too low (leading to financial loss). An experienced broker also understands local trends – he knows, which locations are developing and where prices may rise.

Not everyone feels confident in negotiations. An agent has experience in dealing with buyers and sellers, can find compromises and looks after their client's interests.

Broad access to offers and clients

Real estate agencies have their own databases and extensive networks of contacts, enabling them to quickly find suitable properties. They also use paid listing services, allowing the offer to reach a larger audience. As a result, sales or rentals are usually faster and smoother than when handled independently.

Negotiations and transaction security

Real estate transactions are prone to formal errors or the signing of unfavourable contracts, which makes an agent's support very important. A professional agent works with notaries, lawyers, and mortgage advisors, ensuring the client feels secure at every stage of the transaction.

It is often the case that an agent detects irregularities in documents, such as unresolved land ownership issues or hidden debts, protecting the buyer from serious future problems.

Saving time and reducing stress

Buying or selling an apartment requires lots of preparations: listings, photos, arranging viewings, verifying documents and conducting negotiations. It is a time-consuming and patience-demanding process. An agent takes over much of this workload, allowing the client to focus on work or private life.

If the purchase is financed with external institutions, an agent, working with a mortgage advisor, helps to select the most favourable and suitable loan offer. The agent also handles the collection and submission of all necessary documents – from the client to the advisor and then to the bank – ensuring that the entire process runs smoothly and without additional burden.



DISADVANTAGES OF USING A REAL ESTATE AGENCY

Additional costs

A broker charges a commission for his services, usually between 1% and 3% of the transaction value. For some, this is a significant expense. In large cities, such as the capital, where a studio apartment can cost even one million PLN, a 3% commission amounts to PLN 30 000 – enough to buy a small used car for the new garage.

Risk of unprofessionalism – “give me the commission and I’ll set up a notary appointment”

Since the deregulation of the profession, many agents with varying levels of competence have entered the market. An unreliable agent may cause problems instead of helping. Often, their role is reduced to presenting the property and arranging a notary appointment, but the job should be much more than that.

An agent should thoroughly examine the property’s legal status, all its advantages and disadvantages, and pass this knowledge on to the client, who may not realize the obstacles involved in buying or selling (e.g. due to unresolved legal issues). Buying a property is a serious investment and when hiring an agent, we expect that their professional expertise will protect us from unpleasant surprises.

“I won’t show you the property until you sign an agreement”

This is something property seekers often hear. For potential buyers, it means a lack of access to key information – listings may include photos of a plot or apartment, but without the exact location.

After calling the agency, it turns out that details will only be disclosed after signing a brokerage agreement. For many buyers, this is a barrier – they do not want to formally commit to an agent just to view a single property, which may not even meet their expectations.

During the search for the ideal apartment, buyers often view many different listings. Does this mean they must sign a separate agreement with each agent for every showing? For many, this is unacceptable – especially when high commissions are involved, which effectively discourage potential clients.

Working “both sides”

It is still a common practice for agents to act “on both sides” – representing both the seller and the buyer (or landlord and tenant) at the same time. While this may seem beneficial for closing a deal efficiently, it raises serious ethical concerns and risks of conflicts of interest.

An agent is obliged to act in the best interest of their client, but when representing both sides, true impartiality is difficult. What becomes crucial, therefore, is transparent communication about such an arrangement and obtaining consent from both parties – only then the brokerage may be considered reliable and fair.

Possibility of selling independently

The development of modern online listing platforms has greatly facilitated private sales or rentals without an agent. With easily accessible services, posting an offer has become simple and intuitive. In many cases, no specialist skills are required – it is enough to prepare a clear description, attach good-quality photos and set a price. What’s more, property owners value the direct contact with potential buyers or tenants, the



ability to conduct negotiations themselves and lack of extra costs associated with paying an agent's commission.

Lack of full control over the process

Some sellers prefer to decide how their property is presented. Working with agents means relying on their style and approach, which may not be comfortable for everyone. This loss of control over the sales process can be frustrating, especially when the owner's expectations differ from the agent's methods.

Summary

For some, a real estate agent is an invaluable assistant for others – an unnecessary cost. It is worth perceiving such services as an investment: if an agent helps to secure a higher selling price, avoid legal mistakes and save time, the commission will definitively be worth paying. However, if we feel confident dealing with clients and have enough free time, selling or renting independently can also be a good solution. The final decision should reflect our needs, capabilities and level of comfort in the transaction process.



JOANNA WOŹNIAK

Maintenance and Development Specialist

e-mail: joanna.wozniak@amron.pl

AMRON Centre

AMRON Centre is a professional analytical and research center, specializing in issues relating to the real estate market analysis and monitoring. Since over 20 years we provide our clients and partners with reliable information on real estate market, we explain phenomena recorded on that market and we assure the access to dependable economic information. Our expertise and experience covers assessing the influence of transaction prices changes on Polish housing market perspectives – as the only market researches provider, we analyze changes on housing loans market, due to access to the data gathered in System for Analysis of Real Estate Financing Market (SARFiN System). Unlike publications of other housing market consulting companies, our reports express the actual picture of the market, based on transaction prices. We guarantee comprehensive approach to the real estate market issues, including the complex analyses of micro- and macroeconomic factors and long-term perspective grounded on historic data, current market prices and prognoses.

LEGAL NOTE

AMRON Centre states that the Report was prepared with due diligence in purpose to assure the accuracy of the presented information. Nevertheless, AMRON Centre reserves that the Report shall be of a general nature and may not be concerned as advisory service or any kind of service. AMRON Centre shall not bear responsibility for any consequences of using the information included in the Report, in particular any consequences of decisions or actions undertaken or abandoned on the basis of included information.

Contents of the Reports is legally protected due to the regulations of Act on copyrights and other related rights and use of it entirely or in part requires a disclosure on presented data source.

AMRON Centre acts in the name of and on behalf of Polish Banks Association, owner of the AMRON System.