

# Real Estate Tax factsheet 2026 – Poland

On this factsheet you will find key information on relevant tax rates in 2026 for real estate owners and investors operating in the Polish real estate market.

RSM

## Individuals

### Personal Income Tax - Rental Income

Qualifies as	Rate
Investment income	8,5% in case annual revenue is up to PLN 100,000, 12,5% in case of the surplus
Business income	From 8,5% to 32%, depending on the chosen form of taxation and the amount of income

### Personal Income Tax - Capital Gains

Qualifies as	Rate
Private income	0% if an individual has been in possession of the real estate for at least 5 years; if not, 19% rate applies
Business income	From 12% to 32%, depending on the whether the individual conducts business activity involving the sale of real estate, chosen form of taxation and the amount of income

### Dividend Withholding Tax and Personal Income Tax – Dividends

Qualifies as	Rate
Income derived from a RE-company	19% WHT
Income derived from an interest in a RE-company	20% WHT

### Gift and Inheritance Tax

Qualifies as	Group (degree of relationship with the donor or testator)	Rate
Gift/Inheritance	Spouse, descendants, ancestors, stepchildren, siblings, stepparents	Exempt after meeting some statutory conditions
Gift/Inheritance	1st tax group (spouse, descendants, ancestors, stepchildren, siblings, stepparents)	exempt from taxation up to PLN 36,120 (if exceeded, from 3%, 5% or 7% tax rate applies depending on the amount of surplus)
Gift/Inheritance	2nd tax group (descendants of siblings, siblings of parents, descendants and spouses of stepchildren, spouses of siblings and siblings of spouses, spouses of spouses' siblings, spouses of other descendants)	exempt from taxation up to PLN 27,090 (if exceeded, 7%, 9% or 12% tax rate applies depending on the amount of surplus)
Gift/Inheritance	3rd tax group (others)	exempt from taxation up to PLN 5,733 (if exceeded, 12%, 16% or 20% tax rate applies depending on the amount of surplus)

## Companies

### Corporate Income Tax - Rental Income

Qualifies as	Rate
Corporate income	9%, if the value of sales revenue (with amount of the due VAT) does not exceed an equivalent in PLN of EUR 2,000,000 in the previous and current tax year
Corporate income	19%, for other companies not fulfilling the abovementioned criteria

### Corporate Income Tax - Capital Gains

Qualifies as	Rate
Corporate income	19%

## Individuals and companies

### Transfer Tax

Qualifies as	Paid by	Based on	Rate
Real estate	Buyer	Market Value	2%
Purchase of at least 6 residential premises in one or more buildings built on one piece of land	Buyer	Market Value	6%
Shares in RE-company	Buyer	Market Value	1%

### Value added tax (VAT)

Qualifies as	Based on	Rate
Sale of a buildings, structures or parts thereof after two years of its 1st occupation	Amount received from sales	Exempt with the possibility to tax with VAT
Sale of a real estate	Amount received from sales	8% (flats up to 150 m <sup>2</sup> and buildings up to 300 m <sup>2</sup> ), on condition it is residential property or 23% (remaining)
Renting of a property	Amount received from rental	Exempt (rental for residential purposes) under some conditions, 23% (regular rental) or 8% (short term rental)

*It is noted that as a main rule, VAT and Real Estate Transfer Tax cannot be applied to the same real estate transaction (except for transactions taxed with 6% transfer tax rate).*

### Local Taxes

Tax rates are determined every year in a resolution by the tax authority competent for the location of the objects of taxation, i.e. the commune head, mayor or city president. Individuals receive a decision establishing the amount of tax from the tax authority. Legal persons calculate the amount of real estate tax independently in the annual real estate tax declaration (DN-1).