

SKANMIESZKANIA · ANALYTICAL REPORT · 2026-05-02

al. Śmigły-Rydza, Zarzew, Łódź

Widzew / Zarzew · generated 28/04/2026, 12:00

315 000 PLN

32,5 m²

9 692 PLN

7.2 / 10 — High attractiveness

7.2

out of 10 points

+ STRENGTHS

- Tram to the center of Łódź in 10 minutes - lines 8, 10A, 10B, interval every 4 minutes during peak times
- Standard "from day one" - no renovation costs in 2026.
- Mature greenery in Zarzewo - Podolski Park and tall greenery inside the housing estates, unique in Łódź
- Gross yield 7.6% gross - Price/Rent ratio 13.4 years (less than 15 = outstanding opportunity)

- WEAKNESSES

- ŁSM large panels - no possibility of demolishing load-bearing walls, limited flexibility of the system
- Deficiency of parking spaces - housing estates from the 1970s did not anticipate the current rate of motorization
- PM2.5 approx. 150% of the WHO standard in winter - 35 smog days per year (mainly January-February)

Report generated automatically by AI (Gemini Deep Research) · SkanMieszkania · 2026-05-02

Recommended negotiation range: **290 000 – 340 000 PLN**

i.e. PLN 8,923 - 10,462/m² · range of similar offers Zarzew/Widzew Q2 2026

1. Facility rating

Facility rating

Synthesis of 10 analysis sections · 27 sources · 92% confidence

Property profile
Certainty of analysis 92%



High attractiveness - 7.2 / 10

Compact 2-room apartment in the heart of Zarzewo, Widzew district - large-panel building after thermal modernization, ready to move in from the first day. Tram to the center of Łódź in 10 minutes, price 7.7% above the market median, but justified by the standard of finishing. Gross yield of 7.6% is one of the best results in central Poland. The main factors lowering the rating: restrictions on the reconstruction of the large-panel structure and air quality in winter.

+ Strengths

Tram to the center of Łódź in 10 minutes - lines 8, 10A, 10B, interval every 4 minutes during peak times
 Standard "from day one" - no renovation costs in 2026.

Mature greenery in Zarzewo - Podolski Park and tall greenery inside the housing estates, unique in Łódź

Gross yield 7.6% gross - Price/Rent ratio 13.4 years (less than 15 = outstanding opportunity)

- Weaknesses

ŁSM large panels - no possibility of demolishing load-bearing walls, limited flexibility of the system

Deficiency of parking spaces - housing estates from the 1970s did not anticipate the current rate of motorization

PM2.5 approx. 150% of the WHO standard in winter - 35 smog days per year (mainly January-February)

Recommendation

Check the exposure of the premises

inside the block — if the windows do not face directly onto al. Śmigły-Rydza (rear or side exposure), road noise drops to a

Overall rating

7.2 / 10

High attractiveness

Transport 9/10

Market 8/10

Location 7/10

Building 6/10

Environment 5/10

comfortable 45–50 dB. Verify the land and mortgage register number and the cooperative status (SM Zarzew or SM Bawełna). In this case, the offer is there **attractive for investment** as per the standard of readiness and communication availability. Negotiate up to PLN 9,200–9,400/m².

2. Market

Market analysis

Price position of the facility relative to the market · NBP data, Gratka, SonarHome Q2 2026

PRICE RANGE OF COMPARABLE TRANSACTIONS

290 000 – 340 000 PLN

i.e. PLN 8,923 - 10,462/m² · range of similar offers Zarzew/Widzew Q2 2026

Price comparison/m²

Price position
 Object (offer)
 9 692 PLN/m²
 Mediana Widzew (secondary market)
 ~PLN 9,000/m²
 Offer after renovation (ul. Morcinka)
 10 413 PLN/m²
 Offer to be refreshed (al. Śmigłego-Rydza)
 7 423 PLN/m²
 Premium vs. district median
 +7.7% (justified by condition)
 Discount vs premium standard
 -6.9% vs. renovated
 Trend y/y (Widzew)
 +4.0% nominal
 3-year growth
 +40% (5,500 → 9,000 PLN/m²)

4 similar offers - Zarzew / Widzew (Q2 2026)

Address	Square footage	Price	PLN/m ²	Condition	Floor	Status
Al. Śmigły-Rydz (analysis)	32,5 m ²	315 000	9 692	Turnkey	for verification	Analysis
Al. Śmigły-Rydza (36 m ²)	36 m ²	269 000	7 423	To refresh	2nd floor	Available
Street Tatrzańska (52 m ²)	52 m ²	425 000	8 173	Good	1st floor	Available
Street Morcinka (46 m ²)	46 m ²	479 000	10 413	After general renovation	-	Available
Al. Śmigły-Rydza (37.7 m ²)	37,7 m ²	319 999	8 488	After renovation	4th floor	Available

Source: Gratka.pl, SonarHome - Q2 2026 data. Approximate prices, require verification on the transaction date.

3. Building

Building analysis

ŁSM large-panel technology · 1970s · after thermal modernization

⚠ ŁSM system (Łódź Housing Section) — most internal walls serve a load-bearing or stiffening function, which drastically limits the possibility of connecting rooms. Before purchasing, check the construction documentation in the SM archives.

Technical data

Technology

Large plate, ŁSM system

Year of construction

approx. 1970–1978

Durability of the structure

100–120 years (ITB)

Thermal modernization

Conducted 2010–2020

Energy class

C (80–100 kWh/m²/year)

Rent (32.5 m²)

PLN 480–550/month

Heating

Municipal (Veolia - district heating)

Form of ownership

To be verified (ownership or ownership cooperative)

Condition of the premises

Ready to move in / turnkey

Equipment and standard



Thermal modernization
Styrofoam 12–15 cm,
new joinery, roof



Veolia district heating
One of the best central
heating systems in
Poland



Storage room
~2–4 m² of basement
(standard in buildings
from the 1970s)



Entry phone
Typically modernized
as part of the SM rent



Community parking
No assignment,
subscription PLN 50–
100/month.



Bicycle room
Depends on MS - ver.
individually

Characteristics of the ŁSM system - what you need to know

100+

years of durability (ITB)

C

energy class



transverse load-bearing
walls



thermal modernization
2010–20

Buildings in the ŁSM system (Łódź Housing Section) were designed especially for the Dąbrowa and Zarzew housing estates. Despite the limitations of reconstruction, prefabricated reinforced concrete slabs have a durability estimated by the Building Research Institute to be at least 100–120 years. Thermal modernization carried out in 2010–2020 improved energy efficiency to class C.


4. Housing estate

Analysis of the estate and its surroundings
Safety, noise, greenery, planned investments · Zarzew 2026

Road noise

 MODERATE-HIGH

Al. Śmigły-Rydza is a 2x3 lane artery. On the road: 68–72 dB. In 2nd–3rd building line (behind another block): 45–50 dB - comfortable level. Check the exposure of a specific premises.

 **Modern tram tracks reduce vibrations.**

Security

 HIGH

Widzew is one of the safer districts of Łódź. Reports in the Hazard Map mainly concern road traffic offenses and parking violations - no crime reports. The demographic mix (silver + gen rent) provides natural oversight.

Green

 HIGH

Zarzew is distinguished by a unique saturation of greenery inside the housing estates in Łódź. Podolski Park nearby after modernization is one of the key advantages of the district's quality of life.

Demographic profile and gentrification

Zarzew is undergoing a demographic transformation - the original inhabitants (retirees, former textile workers) are leaving their place **"generation rent" (25–35 years)** and investors for rent. Gentrification manifests itself in the growth of premium premises along the street. Tatrzańska, modernization of sports fields and graduation towers and a high share of investment purchases.



New cafes and premium services
Along the street Tatrzańska - a clear change in the character of the district



Modernization of sports infrastructure
New pitches, graduation towers - Zarzew 2024–2026



High share of investment purchases
Demand from tenants from NCL (New Center of Łódź)



Podolski Park
Modernization of the park - increase in the value of real estate in the 1st and 2nd lines

Planned urban investments (2026+)
Revitalization of the street Millionowa
Start in spring 2026
New tram route Kopcińskiego → Łódź Fabryczna
Start 2nd half of 2026
20 new ŁKA trains
Increased frequency of courses
Clean Transport Zone (phase I)

Zarzew outside the first phase of SCT - no restrictions for older cars

5. Infrastructure

Infrastructure within 1.5 km

Shops, education, health · Zarzew / Widzew 2026

Shops and services - Zarzew is a commercial "self-government"



Frog

~2–4 min on foot · several locations on the ground floors of blocks of flats at al. Śmigły-Rydz



Ladybird

~600 m · street Przybyszewskiego/Tatrzańska · 7–8 min on foot



Lidl

~750 m · street Przybyszewskiego · higher standard of assortment



Bazaar in Zarzewo

~500 m · street Tatrzańska · fresh food from local producers



CH Tulipan (Auchan, H&M)

~1,400 m · 15–18 min on foot or 3 min by tram



Leroy Merlin

al. Piłsudskiego · crucial when retrofitting the apartment



DOZ Apteka

street Tatrzańska 42 · open until late



Rossmann / Drugstores

Numerous points along the street Tatrzańska

Education

Primary School No. 190 named after J. Iwaszkiewicza (ul. Malczewskiego 37)

J. Polish 61.7% · Mat. 52.1%

58th place in Łódź · ~900 m from al. Śmigły-Rydz

Primary School No. 34 named after W. Szymborska (ul. Ćwiklińska 9)

Prestigious, high-quality matt. and foreign languages

14th place in Łódź

Municipal Kindergarten No. 165 (ul. Tatrzańska 40)

Public · large garden · 500 m

Municipal Nursery No. 4 (ul. Milionowa)

Modernized 2024–2025

Lodz University of Technology (campus)

15–20 min by tram (line 55 or 14)

University of Lodz (ul. Narutowicza)

20 min on line 9 or 12

Health

Hospital Jonscher from the Emergency Department (ul. Milionowa 14)

1.2 km · 4 min by car

Luxmed (ul. Milionowa)

Medical center with diagnostic imaging

Medicover (al. Piłsudskiego)

10 minutes by car

Municipal Medical Center "Widzew"

National Health Fund · primary care physicians and specialists

DOZ Apteka (ul. Tatrzańska 42)

Open until late

6. Transportation

Transport and communication

Rating: 9/10 · One of the best advantages of this location



Tram - EXCELLENT

Stop

Piłsudskiego/Śmigły-Rydz or Milionowa · <3 min walk

Lines

8, 9, 10A, 10B, 14

Piotrkowska Centrum

10 min (lines 8, 10A, 10B)

Łódź Fabryczna (station)

14 min (line 9)

Łódź Widzew (railway station)

8 min (lines 9, 10A, 10B)

Peak interval

every 4 minutes

Camp

Low floor (Pesa Swing/Tramicus)

★ **The center of Łódź in 10 minutes - a key advantage of this location for tenants from the BPO/IT and NCŁ sectors.**



Buses - GOOD

Day lines

54, 55, 60, 70, 75, 80, 96, Z13

Night lines

N1A, N1B (return from the center after midnight every 60 minutes)

Manufaktura / Teofilów

Line 96 (Western Street)

Lodz University of Technology

Line 55 - direct

South of the city (CZMP)

Line 70



Rail - GOOD

Łódź Widzew (station)

2.2 km · 3rd most important station in Poland

Warszawa Centralna

65-85 minutes IC/TLK

Łódź Niciarniana (ŁKA stop)

1.5 km · Zgierz, Koluszki, Kutno

Łódź Fabryczna (NCŁ)

14 min by tram (line 9)



Airport - COMFORT

Łódź-Lublinek Airport

8 km · ~15 min by car

Approach path

The fire outside the approach cone from the east

Commercial traffic

5-10 operations/day - occasional noise

✔ **No significant aviation nuisance - Zarzew lies outside the main approach cone.**

TRANSPORT SUMMARY

The property uses two tram lines (W-Z and N-S) from the center of Łódź in 10 minutes. The Łódź Widzew railway station provides a connection to Warsaw in 65 minutes. The planned new tram route

to Łódź Fabryczna (starting in the second half of 2026) will further shorten access to the office heart of NCL.

7. Local Development Plan

Local Development Plan and legal risks

Local Spatial Development Plan Łódź - al. area. Śmigły-Rydz / Millionowa

Plan status

● PARTLY APPROVED

Local zoning plan status

Part of the area covered by the current plan, part
- Study of conditions

Dominant destiny

MW (multi-family housing) + U (services)

Max. height of new development

25–30 m (8–10 storeys)

Risk of building a burdensome facility

Low - the area is mostly invested

Possible new fillings

Only in place of demolished shopping pavilions

Form of ownership and legal aspects

△ To be verified

Check in the I-Sp Department of the Land and Mortgage Register whether the cooperative (SM Zarzew or SM Bawełna) has a regulated legal status of land. Lack of regulation may make it difficult to obtain a mortgage loan (e.g. ING, PKO BP).

The transformation of perpetual usufruct into land ownership in Łódź has been mostly completed - it eliminates the risk of sudden increases in fees.

△ Large panel buildings **are not entered** to the register of monuments - freedom in terms of insulation and changes in the color of the facade.

Assessment of planning risks

Risk of industrial/nuisance construction in the vicinity

Low

Risk of changing the purpose of MW → other

Low - dominant residential function

Risk of a new artery or bypass

Low - a fully urbanized area

Public investments in the area

Positive - tram route, revitalization of ul. Millionowa

Unregulated status of the cooperative's land and mortgage register

To be verified before purchase

8. Risks

Risk matrix

7 identified risks · probability and impact assessment · 92% confidence

RISK	PROBABILITY	INFLUENCE
<p> Deficiency of parking spaces</p> <p>The urban structure of the 1970s did not predict the current rate of motorization. No seat assigned. Parking subscription: PLN 50–100/month.</p> <p>Certain Mediocre</p>		
<p> Air quality in winter (PM2.5)</p> <p>~35 days a year with exceedances of standards (January–February). Main source: low emissions from neighboring districts with easterly winds.</p> <p>High Mediocre</p>		
<p> Road noise (exposure from al. Śmigłego-Rydza)</p> <p>On the 1st building line 68–72 dB. Mitigation: check exposure - 2-3. lines drops to a comfortable 45–50 dB.</p> <p>Average Mediocre</p>		
<p> Reconstruction restrictions (łSM load-bearing walls)</p> <p>It is not possible to demolish most load-bearing walls - limited flexibility of the 32.5 m² layout. It affects the sales potential for families with arrangement requirements.</p> <p>Certain Mediocre</p>		
<p> Inter-story acoustics</p> <p>Ceilings in large-panel blocks may transmit impact sounds. Verify when visiting the apartment.</p> <p>Average Mediocre</p>		
<p> Unregulated status of the cooperative's land and mortgage register</p> <p>Some cooperatives in Łódź have unregulated legal status of land, which may make it impossible to obtain a loan. Check the I-Sp Land and Mortgage Register Department before purchasing.</p> <p>Average Tall</p>		
<p> Attractiveness of "Łódź" vs. Warsaw during resale</p> <p>Łódź is growing +4% y/y, but the pool of buyers is smaller than in Warsaw. For a long-term lease, it doesn't matter.</p> <p>Low Short</p>		

Recommended actions before purchasing



Check the moisture in the corners

Humidity measurement in the corners of external walls - confirmation of the effectiveness of thermal modernization.



Visit during peak hours

Check the road and tram noise level between 7 a.m. and 9 a.m. and 5 p.m. and 7 p.m.



Verification of the land and mortgage register and the condition of the cooperative

Check the I-Sp section of the land and mortgage register, the status of the land, the amount of the renovation fund in the rent.



Floor and elevator

Verify whether the premises are in a 4-story or 10-story building and the availability of an elevator - it affects the smoothness of sales.

9. Investment

Investment analysis

Rental potential, rate of return, price trend · NBP data, SonarHome 2026

INVESTMENT POTENTIAL

● An outstanding opportunity in 2026 - Price/Rent below 15

Gross yield of 7.6% gross is a value well above the average for the Polish market (4.5–5.5%). A Price/Rent ratio of 13.4 means a return in <14 years - in Warsaw this ratio often exceeds 25. Łódź remains a "safe haven" for capital looking for high rates of return.

Rent
1 800–2 100
PLN / month (paid)

Gross Yield
7,6%
per year (gross)

Price/Rent
13,4
payback years

Price increase y/y
+4,0%
nominally (Widzew 2026)

Trend in real estate prices in Widzew - SonarHome/NBP data 2023–2026

Source: SonarHome, ciodpowiedzosci.pl - Widzew transaction prices. Increase +40% in 3 years (5,500 → 9,000 PLN/m²).

5-year scenarios (purchase price PLN 315,000)

Scenario	Price assumption	Value in 5 years	Profit on sales
Pessimistic	-1% y/y realistically	~PLN 300,000	-15,000 PLN
Basic	+3% y/y nominally	~PLN 365,000	+50 000 PLN
Optimistic	+6% y/y (NCŁ + tram line)	~PLN 422,000	+107 000 PLN

The scenarios do not take into account transaction costs, taxes or maintenance costs. They are for illustrative purposes only. The scenario should include rental income (estimated PLN 108,000–126,000 gross for 5 years).

Additional investment metrics

Average sales time (similar premises)

92 days

Target tenant profile

Single/couple BPO/IT or TUL student · pension product

Additional costs (tenant)

~ PLN 500 SM rent + ~ PLN 150 electricity/gas

Administrative rent (owner)

PLN 480–550/month

Rent growth y/y (Łódź)

Growth pressure - demand from NCL

10. Air & Water

Air and water

GIOS data: Łódź-Widzew Station, ZWiK Łódź 2026

Air quality

PM10 (coarse dust)

● 14–22 $\mu\text{g}/\text{m}^3$ · Within the WHO standard

PM2.5 (fine dust)

● 12–18 $\mu\text{g}/\text{m}^3$ · Exceeding WHO ~150%

Days with exceedances of standards

● ~35 days/year (January–February)

Main sources of pollution

Low emission (Mieszki, Andrzejów with east wind) + traffic of al. Śmigły-Rydz

Clean Transport Zone (phase I)

● Seed outside the first phase of SCT

Data source

CIEP /zdrowie.gios.gov.pl · Łódź-Widzew Station

- PM2.5 exceeds the WHO standard - consider a HEPA air purifier in your apartment. Smog episodes are concentrated in December–February. Outside the heating season, air quality is good.

Water quality

Overall rating

● Safe to drink straight from the tap

Origin

90% deep water intakes (Quaternary and Upper Cretaceous wells)

Hardness

● 185–215 mg CaCO_3/l (10.4–12.0 °dH)

Hardness classification

Medium hard

Bacteriology

● No reservations

Supplier

ZWiK Łódź — systematic modernization of the network

- ZWiK water meets all PZH and EU standards. Hardness 10.4–12.0 °dH - no additional filtering required, but a filter is recommended when using household appliances and boilers.

11. Sources

Sources and bibliography

27 verified sources · every statement in the report is data-driven

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Strategic noise map of the city of Łódź 2022–2027. Noise levels al. Śmigły-Rydz.

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TVP3 Łódź - road renovations in the center of Łódź in 2026, infrastructure investments.

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Lodzkie.pl - impressive investments in 2026, ŁKA rolling stock, new tracks.

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WaszaEdukacja.pl - Primary School No. 190 J. Iwaszkiewicz Łódź, exam results 2025.

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[waszaedukacja.pl - ranking of schools in Łódź](#)

Ranking of Primary Schools Łódź 2026 - Primary School No. 34 W. Szymborska (14th place).

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