



MINISTRY
OF REGIONAL
DEVELOPMENT CZ



HOUSING IN THE CZECH REPUBLIC IN FIGURES (September 2016)

Development in all areas

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HOUSING IN THE CZECH REPUBLIC IN FIGURES (September 2016)

Ministry of Regional Development of the CR
Housing Policy Department

Prague, September 2016

ISBN 978-80-7538-129-3

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Chapter I Housing

1 Population, houses, dwellings

Dwelling stock

According to the “final results” of the 2011 Population and Housing Census (2011 census) the dwelling stock of the CR totalled 4,756,572 dwellings, with 4,104,635 occupied dwellings, of which 43.7% were in family houses and 55% in multi-dwelling buildings. This amounted to 454 dwellings of all types (occupied and unoccupied) per 1,000 persons ordinarily resident in the CR (whether or not in dwellings), corresponding to 391 occupied dwellings per 1,000 persons ordinarily resident in the CR (whether or not in dwellings). For comparison – in selected European countries the given civic amenity indicators show the following values: Belgium 483, corresp. 415; Bulgaria 527, corresp. 361; Germany 496, corresp. 452; Spain 540, corresp. 387; Poland 341, corresp. 332; Austria 530, corresp. 435; Slovakia 360, corresp. 322.

Ground for use of the dwelling

55.9% of the occupied dwellings (2,294,250) were occupied by their owners or owners of the houses, while 22.4% (920,405) were occupied by tenants. Co-operative dwellings, whose characteristics are similar to owned dwellings, occupied by households of members of co-operatives comprised at the census date 9.4% of the total number of occupied dwellings in the Czech Republic. Another 3.4% of the occupied dwellings were occupied, for example, by persons close to the owners (i.e. other rent-free use of dwellings).

Unoccupied dwellings

As of the last census (March 2011), there were 651,937 unoccupied dwellings in total. From the number of unoccupied dwellings, the dwellings located in family houses (461,007) outnumber the dwellings located in multi-dwelling buildings (176,641). 384,911 unoccupied dwellings are located in unoccupied houses. One third of the unoccupied dwellings is located in small municipalities (with the population smaller than one thousand), whereas in the municipalities with the population smaller than two hundred one third of all the dwellings are unoccupied.



Age
of dwellings

The average age of occupied multi-dwelling buildings in the CR was 52.4 years and of family houses 49.3 years. The average age of occupied dwellings at the census date was 46.5 years. In comparison with other EU countries, the CR has a somewhat older dwelling stock.

Size
of dwellings

The average living area per inhabited dwelling in the Czech Republic was 65.3 m², out of which it was 52.6 m² in multi-dwelling buildings and 80.9 m² in family houses. The average total area per inhabited dwelling in the year of census was 86.7 m²; in case of inhabited dwellings in multi-dwellings buildings it was 68.5m², while in case of inhabited dwellings in family houses it was 109.1 m². In a Europe-wide comparison, the CR belongs among countries with rather less extensive dwellings (see graph page 11).

Newly built
dwellings

The number of dwellings completed in 2015 was 25,094.

Population by way of housing and private households by way of housing

final results according to the place of usual residence

	Total number of people	people living in			Homeless people	Private households in total	by way of housing		
		dwellings	institu- tions	else- where			in dwellings	not in dwellings	in institu- tions
In the CR in total as of 26th March, 2011	10 425 064	10 144 961	194 456	85 647	11 496	4 375 122	4 320 691	51 394	3 037

Source: Czech Statistical Office, final results of the 2011 census.

Housing of private households

final results according to the place of usual residence

	Private households in total	of that						
		private households living in dwellings			private households not living in dwellings			private households living in institutions
		1 PH in a dwelling	2 PH in a dwelling	3 and more PH in a dwelling	mobile housing	makeshift shelter	weekend houses, recreational cottages	
Private households in total	4 375 122	3 914 144	345 970	60 577	624	31 967	18 803	3 037

Source: Czech Statistical Office, final results of the 2011 census.

Houses by type of house and persons in houses and by occupancy and house owner

final results according to the place of usual residence

		Houses in total	out of which		Number of persons	
			family houses	multi-dwelling buildings	total	out of which in family houses
Houses in total		2 158 119	1 901 126	214 760	10 304 041	5 043 384
occupied houses		1 800 075	1 554 794	211 252	10 304 041	5 043 384
out of which by house owner:	natural person	1 499 512	1 455 367	36 763	5 224 455	4 729 644
	municipality, state	48 948	9 580	31 531	887 773	32 749
	housing cooperative	31 509	1 037	30 404	1 023 035	3 116
	co-ownership of owners of dwellings	137 687	60 651	76 522	2 048 197	196 380

Source: Czech Statistical Office, final results of the 2011 census.

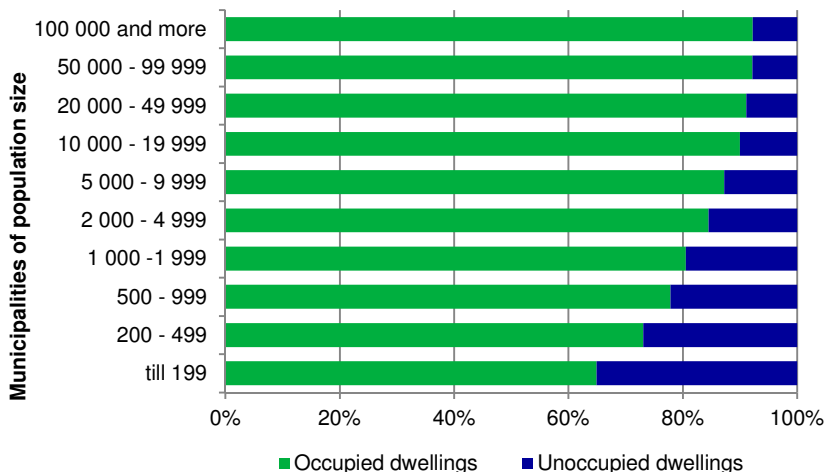
Residential houses by occupancy, the number of dwellings in them, by house type

Residential houses by occupancy				Houses in total	out of which		
					family houses	multi-dwelling buildings	other buildings
Houses with dwellings	Occupied houses with dwellings	number of houses		1 798 318	1 554 794	211 252	32 272
		number of dwellings in houses	total	4 371 661	1 896 931	2 416 033	58 697
			occupied	4 104 635	1 795 065	2 257 978	51 592
			unoccupied	267 026	101 866	158 055	7 105
	Unoccupied houses with dwellings	number of houses		356 933	346 332	3 508	7 093
		with following number of (unoccupied) dwellings		384 911	359 141	18 586	7 184
	Houses with dwellings in total	number of houses		2 155 251	1 901 126	214 760	39 365
		number of dwellings in houses	total	4 756 572	2 256 072	2 434 619	65 881
			occupied	4 104 635	1 795 065	2 257 978	51 592
			unoccupied	651 937	461 007	176 641	14 289
Houses without dwellings*		occupied		4 023	x	x	4 023
		unoccupied		1 111	x	x	1 111

Source: Czech Statistical Office, final results of the 2011 census.

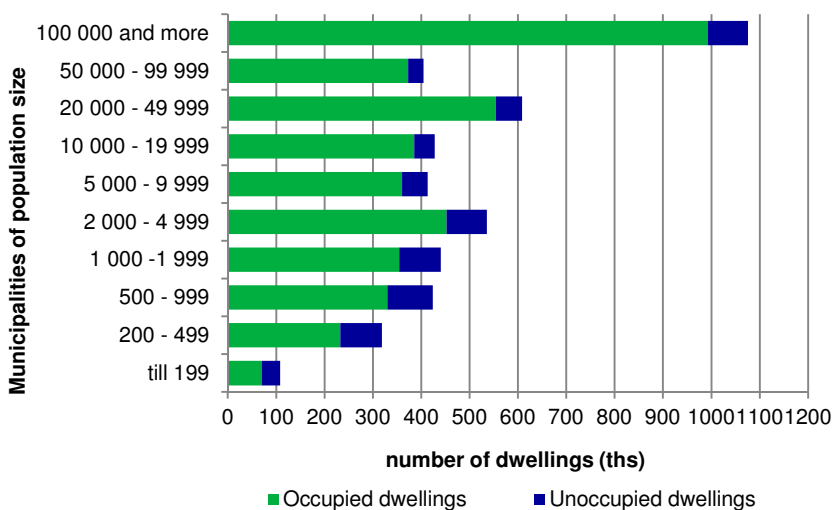
* Houses without dwellings = e.g. some hostels, student dormitories, boarding schools, homes for children, old people's homes, social welfare institutions, monasteries, asylum facilities, hospitals, prisons...; albeit such types of institution may contain some dwellings.

Occupancy of the dwelling stock (proportions) by municipality size as of 26th March, 2011



Source: Czech Statistical Office, final results of the 2011 census.

Occupancy of the dwelling stock by municipality size as of 26th March, 2011



Source: Czech Statistical Office, final results of the 2011 census.

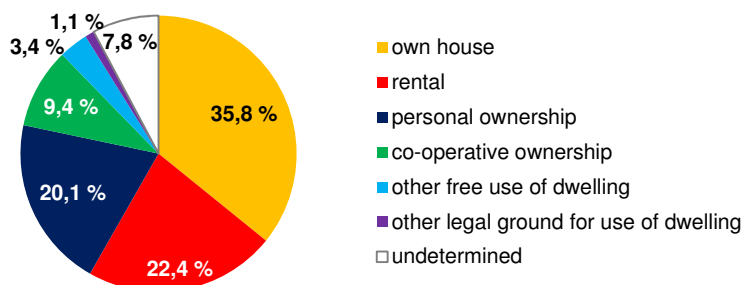
Occupied dwellings by legal ground for use of dwelling and by type of owner of the house

final results according to the place of usual residence

Owner of the house		Occupied dwellings, total	out of which legal grounds for use of dwelling					
			own house	personal ownership	other free use of dwelling	rental	co-operative ownership	other
Occupied dwellings, total		4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645
out of which type of the owner of house is	natural person	1 894 868	1 407 789	-	140 348	183 856	-	24 485
	municipal, state	372 214	-	-	-	342 468	-	-
	housing cooperative	451 217	-	-	-	118 391	304 117	3 033
	other legal person	107 068	-	-	-	89 677	-	2 943
	co-ownership owners of dwelling	908 997	61 344	665 155	-	118 609	-	9 632
	combination of owners	259 746	950	124 555	-	33 397	81 483	2 798
undetermined		110 525	91	34 366	-	34 007	1	1 754

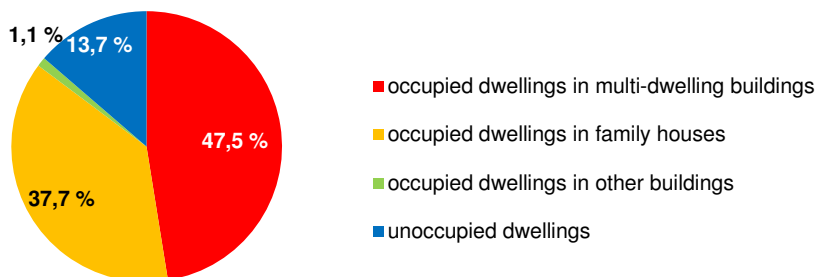
Source: Czech Statistical Office, final results of the 2011 census.

Occupied dwellings by legal ground for use of dwelling in the CR in total



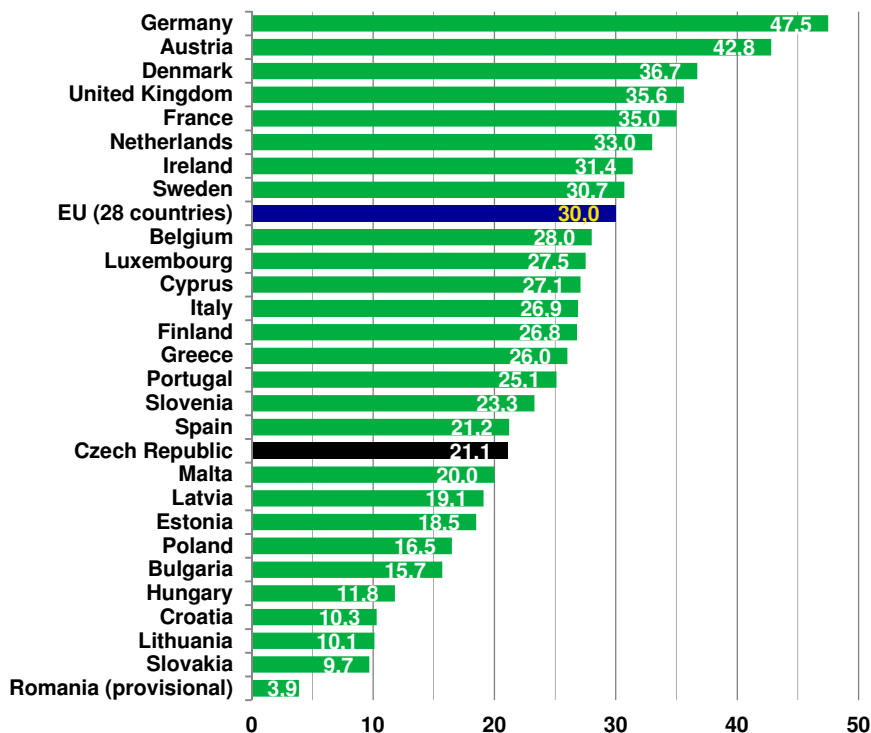
Source: Czech Statistical Office, calculations by the MRD.

Dwellings by occupancy, occupied dwellings by type of house in the CR in total



Source: Czech Statistical Office, calculations by the MRD.

Distribution of population by tenure status – share of rental dwellings (%)



Source: Eurostat, Statistics on Income and Living Conditions (SILC) 2014.

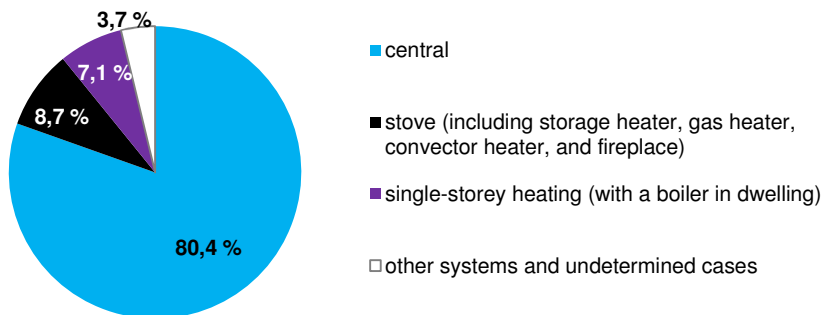
Occupied dwellings by number of persons in the dwelling and number of habitable rooms

final results according to the place of usual residence

	Occupied dwellings											
	total	with following number of persons in dwelling						dwellings by number of habitable rooms (8m² and more)				
		1	2	3	4	5	6 and more	1	2	3	4	5 and more
In the CR in total as of 26th March, 2011	4 104 635	1 214 201	1 211 977	737 515	629 420	192 197	119 325	201 305	524 080	1 017 617	1 130 229	873 631

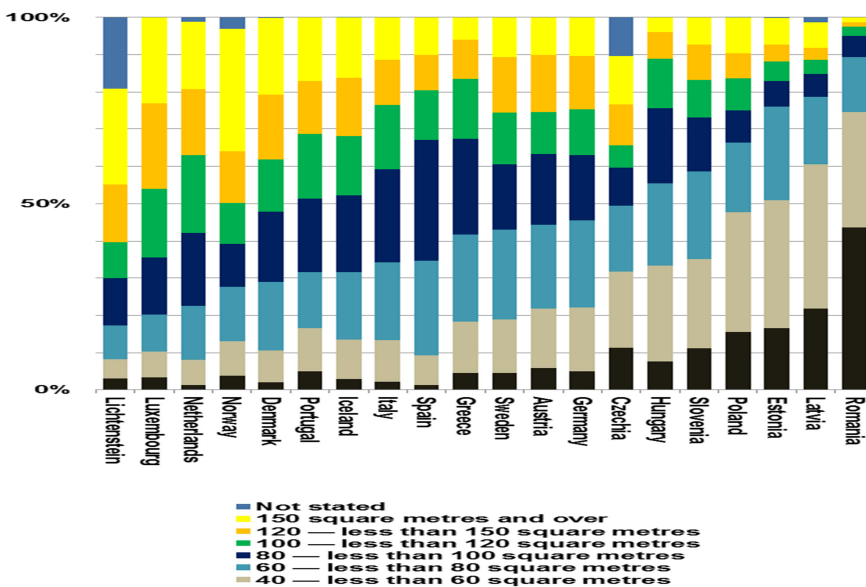
Source: Czech Statistical Office, final results of the 2011 census.

Occupied dwellings by heating system



Source: Czech Statistical Office, calculations by the MRD.

Percentages of occupied dwellings by the size of the usable area of dwellings in square metres

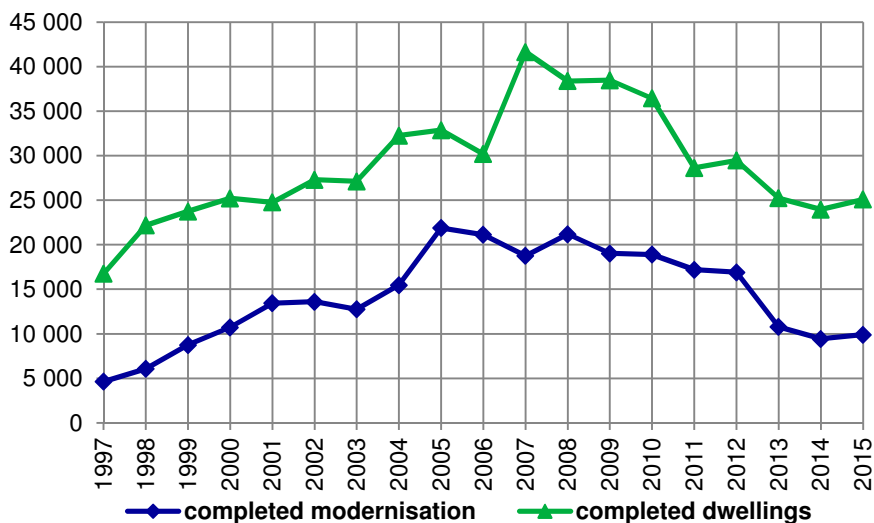


Source: Eurostat.

* „Using area“ corresponds to the term „total surface area“ as used in the Czech Republic.
Country ascending sorted according to the proportion of flats up to 80 in square metres.

2 Housing construction

Trends in housing completion and modernisation in the Czech Republic between 1997–2015 (number of dwellings)



Source: Czech Statistical Office.

Trends in housing construction in the Czech Republic: 1971–2015

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
dwellings started	76 926	89 557	89 099	96 162	86 248	83 027	77 932	84 690	83 613	69 459	53 765	48 489	54 459	60 929	47 337
dwellings completed	70 226	75 414	77 695	85 616	97 104	86 350	87 872	83 273	77 094	80 661	63 084	61 400	57 078	57 298	66 678
	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
dwellings started	51 973	57 309	61 120	55 965	61 004	10 899	8 429	7 454	10 964	16 548	22 680	33 152	35 027	32 900	32 377
dwellings completed	47 080	49 000	50 700	55 073	44 594	41 719	36 397	31 509	18 162	12 998	14 482	16 757	22 183	23 734	25 207
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
dwellings started	28 983	33 606	36 496	39 037	40 381	43 747	43 796	43 531	37 319	28 135	27 535	23 853	22 108	24 351	26 378
dwellings completed	24 758	27 291	27 127	32 268	32 863	30 190	41 649	38 380	38 473	36 442	28 630	29 467	25 238	23 954	25 094

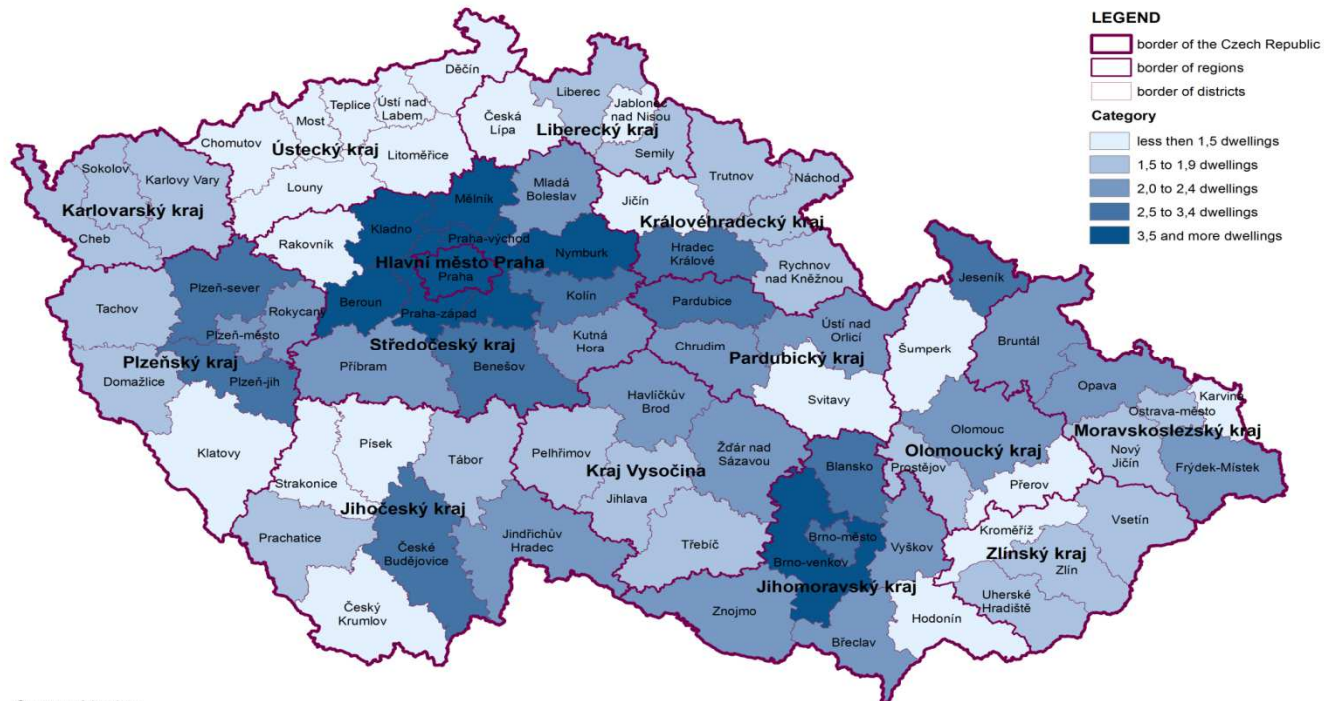
Source: Czech Statistical Office.

Housing construction in the Czech Republic

Year	Dwellings completed										
	total	out of which by form of construction				total per 1,000 inhab.	in %				average living floor area per dwelling (m ²)
		cooperative	municipal	individual	other		cooperative	municipal	individual	other	
1996	14 482	.	.	.	.	1,40	.	.	.	.	60,6
1997	16 757	.	.	.	.	1,63	.	.	.	.	63,4
1998	22 183	.	.	.	.	2,15	.	.	.	.	66,6
1999	23 734	292	6 277	12 532	4 633	2,31	1,2	26,4	52,8	19,5	69,2
2000	25 207	629	6 691	14 308	3 579	2,45	2,5	26,5	56,8	14,2	68,2
2001	24 758	916	6 292	14 509	3 041	2,42	3,7	25,4	58,6	12,3	70,1
2002	27 291	1 528	7 019	15 611	3 133	2,68	5,6	25,7	57,2	11,5	68,5
2003	27 127	1 456	6 781	14 663	4 227	2,66	5,4	25,0	54,1	15,6	69,2
2004	32 268	1 739	6 538	16 867	7 124	3,16	5,4	20,3	52,3	22,1	68,5
2005	32 863	1 123	4 860	17 022	9 858	3,21	3,4	14,8	51,8	30,0	70,3
2006	30 190	476	4 470	15 368	9 876	2,94	1,6	14,8	50,9	32,7	71,8
2007	41 649	952	3 904	18 416	18 377	4,03	2,3	9,4	44,2	44,1	70,4
2008	38 380	689	1 852	20 812	15 027	3,68	1,8	4,8	54,2	39,2	76,0
2009	38 473	850	757	20 675	16 191	3,67	2,2	2,0	53,7	42,1	74,2
2010	36 442	873	850	21 848	12 871	3,46	2,4	2,3	60,0	35,3	76,8
2011	28 630	268	603	19 358	8 401	2,73	0,9	2,1	67,6	29,3	78,2
2012	29 467	298	1 073	19 621	8 475	2,80	1,0	3,6	66,6	28,8	76,3
2013	25 238	230	325	16 937	7 746	2,40	0,9	1,3	67,1	30,7	77,3
2014	23 954	566	363	15 606	7 419	2,27	2,4	1,5	65,1	31,0	75,3
2015	25 094	.	.	.	.	.	.	.	.	.	.

Source: Czech Statistical Office.

Number of completed dwellings in 2015 per 1000 inhabitants (by districts)



Sources of the data:
Czech Statistical Office.
Map reference – Arc CR 500, files of administrative and cadaster borders 2014.

Department of housing policy, Ministry of regional development Czech Republic
Prague, June 2016

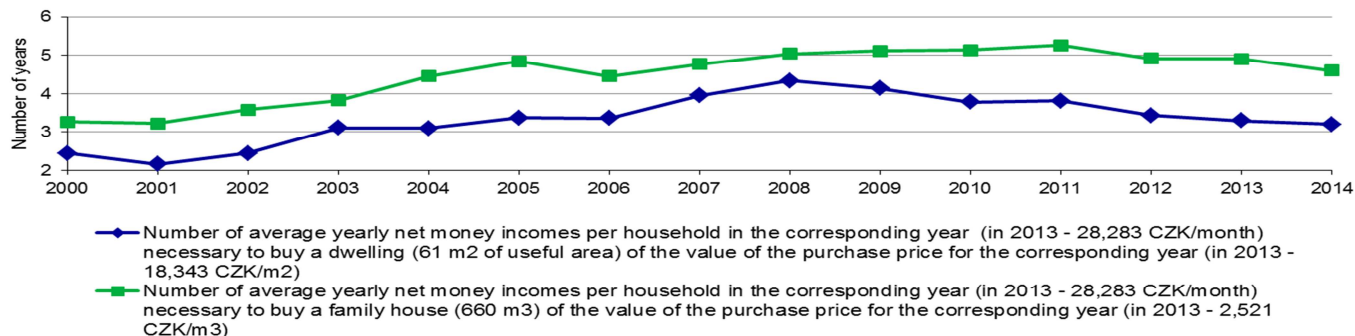
3 Expenditures, prices, affordability of housing

Consumer price index - housing, December 2015

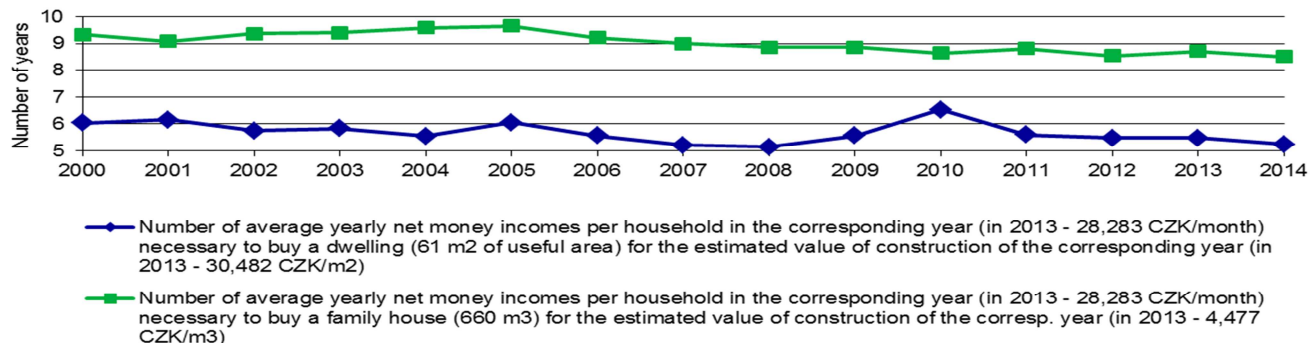
		In December 2015 to average of 2005
0	TOTAL	123,0
04	of which: HOUSING, WATER, ENERGY, FUEL in which:	145,0
04.1	Actual rentals for housing	173,5
04.111	NET RENT PAID BY TENANTS IN RENTAL HOUSING	185,6
04.112	SUM PAID IN CO-OPERATIVE DWELLINGS	130,0
04.2	Imputed rentals for housing	123,7
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	123,7
04.3	Maintenance and repair of the dwelling	117,6
04.311	MATERIALS FOR MAINTENANCE AND REPAIR OF THE DWELLING	101,9
04.321	SERVICES FOR MAINTENANCE AND REPAIR OF THE DWELLING	132,1
04.4	Water supply and miscellaneous services relating to the dwelling	159,7
04.411	WATER SUPPLY	183,6
04.421	REFUSE COLLECTION	118,9
04.431	SEWERAGE COLLECTION	184,7
04.441	OTHER SERVICES RELATING TO THE DWELLING	126,4
04.5	Electricity, gas and other fuels	159,4
04.511	ELECTRICITY	140,9
04.521	GAS	184,9
04.522	CYLINDERS	138,1
04.531	LIQUID FUELS	136,6
04.541	SOLID FUELS	172,4
04.551	HEAT ENERGY	166,4

Source: Czech Statistical Office.

Affordability of existing housing per average household



Affordability of new housing per average household



Source: Czech Statistical Office, calculations by the MRD.

Household final consumption expenditure on housing (domestic concept) to household final consumption in 2005–2015, current prices (CZK million)

	Czech Republic	
	2005	2015
Housing, water, electricity, gas and other fuels	395 048	567 655
of which expenses on:		
Actual rentals for housing	53 815	60 599
Imputed rentals for housing	187 492	291 461
Maintenance and repair of the dwelling	11 799	15 055
Water supply and miscellaneous services relating to the dwelling	25 584	35 926
Electricity, gas and other fuels	116 358	164 614
TOTAL	1 618 217	2 189 175
Share of housing expenses from total households expenses (%)	24,4	25,9
Actual individual consumption	1 895 612	2 610 023
Share of housing expenses on actual individual consumption (%)	20,8	21,7

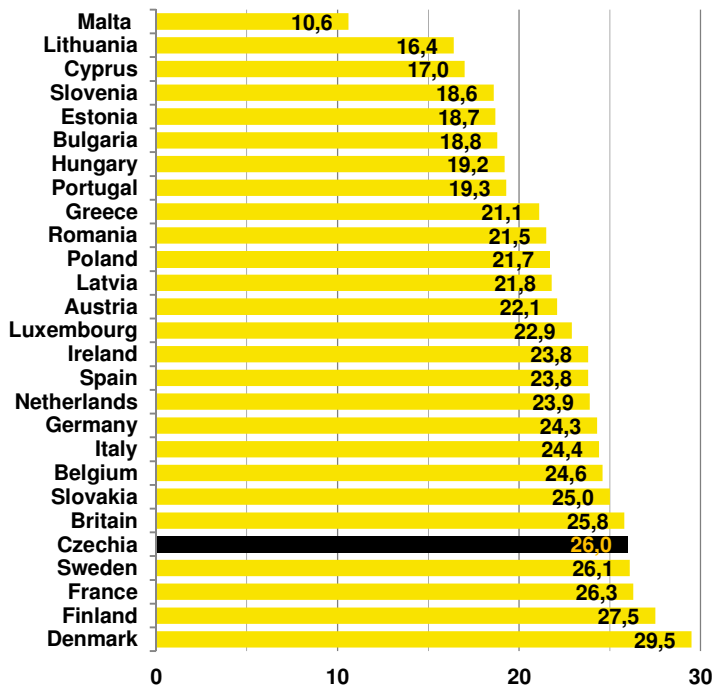
Source: Czech Statistical Office.

Housing costs in 2015 – households (CZK)

	Households total	One person households		2 adults, no dependent children		Other households without dep. children	Single parent household, one or more dep. children	2 adults			Other households with dep. children
		under 65 years	65 years and more	both under 65	at least one adult 65+			1 dependent child	2 dependent children	3 or more dep. children	
Number of household absol.	4 324 650	614 097	594 312	710 900	616 465	387 751	176 989	416 035	499 604	107 081	201 415
Housing costs:											
in CZK per household and month, total	5 540	4947,8	4145,9	5890,6	5095,4	6019,6	6556,6	6206,7	6056,6	6659,1	6517,3
as percentage of net financial household income	17,7	26,8	31,3	17,2	19,5	12,5	29,6	15,2	14,4	14,9	12,7

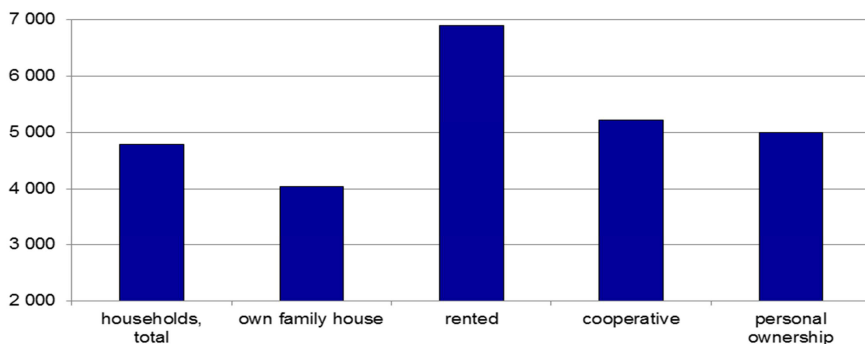
Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2015.

Housing consumption as share of total household consumption in 2014 current prices (%)



Source: Eurostat, 31st August, 2016.

Housing expenditure per household and month by legal ground for use of dwelling in the year 2015 (CZK)



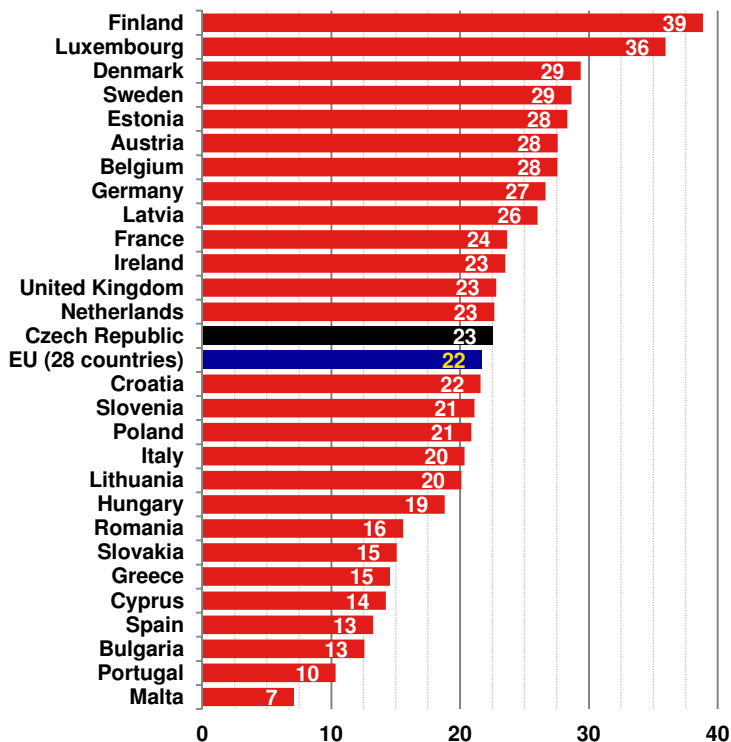
Source: Czech Statistical Office, Household Budget Survey.

Household costs of energy in the Czech Republic (%)

The proportion of household costs spent on electricity, gas, hot water, heat energy, solid and liquid fuels	in terms of net money income	in terms of total housing costs	Households, total		Housing costs in CZK per household and month
			less than 65 years	One person households	
			65 or more		
			both less than 65	2 adults, no dependent children	
			at least one adult 65 or more		
			Other households without dependent children		
			One person with dependent children		
			1 dependent child	2 adults	
			2 dependent children		
			3 or more dependent children		
			Other households with dependent children		

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2015 – calculations by the MRD.

Final energy consumption by the households of the EU countries per inhabitant according to the Eurostat methodology in 2014 in gigajoules (GJ)



Source: Eurostat, calculations by the MRD.

Loans to households – inhabitants^[1] for housing by the end of corresponding year – total (CZK mil.)

	Households - inhabitants - loans for housing to inhabitants total	of which			Other households - SVJ ^[2] - loans
		mortgage loans	building society loans total	other loans on real estates	
2007	510 945	333 901	150 705	26 338	
2015	971 781	867 028	76 997	27 756	51 437

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

Average annual percentage rates of CZK loans provided by banks to inhabitants for housing in CR (new business, % p.a.)

	Loans for housing (%)	out of which	
		mortgage loans (%)	building society loans (%)
2007	5,27	5,30	4,82
2015	2,51	2,23	4,16

Source: Czech National Bank.

Non-performing ratio for loans provided to households – inhabitants[1] and other households - SVJ[2] for housing (%)

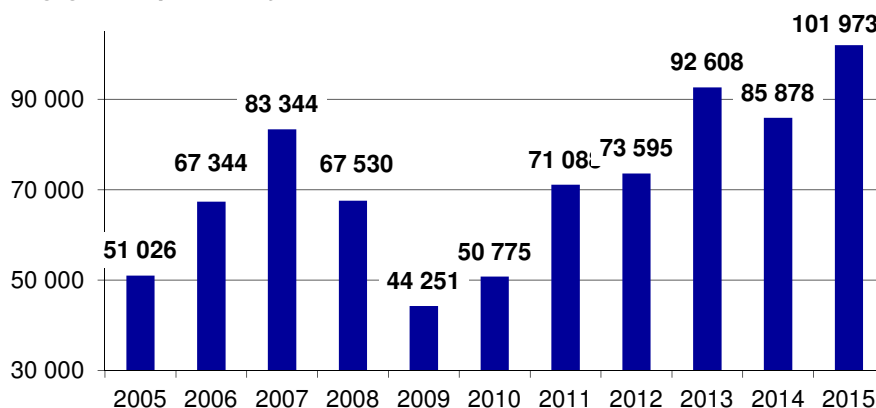
	Non-performing ratio for loans provided to inhabitants (%)				Non performing ratio for loans provided to other households – SVJ
	for housing	of which			
		mortgage loans	building savings	other loans	
2007	1,54	1,27	1,68	4,07	
2015	2,56	2,18	3,94	10,34	0,08

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

Mortgage loans provided by selected banks to individual citizens (2005–2015), number



Source: Mortgage banks.

For the Ministry of Regional Development, the most important information is provided by the data on the mortgage loans granted to people by nine selected mortgage banks due to the subsidy policy of the government.



Chapter II Housing support

1 Housing policy

Housing
Policy
Concept of
the Czech
Republic
till 2020

On 27th July 2016 the Government approved the Concept of housing material of the Czech Republic until 2020 (Revised) - (hereinafter "revised living concept"). Revised living concept respects the basic assumptions of housing policy formulated in the Concept housing Czech Republic in 2020 and its main principles and strategic objectives, and completely replaces the design part.

Within individual visions in housing **availability, stability and quality** the state determines the following strategic objectives:

- ensuring of the adequate availability of all forms of housing,
- creating a stable environment in the areas of finance, legislation and institutions for all participants in the housing market,
- reduction of investment debt of housing, including improving the quality of environmental residential areas.

Social
housing

A topical theme is how to tackle the issues of social housing.

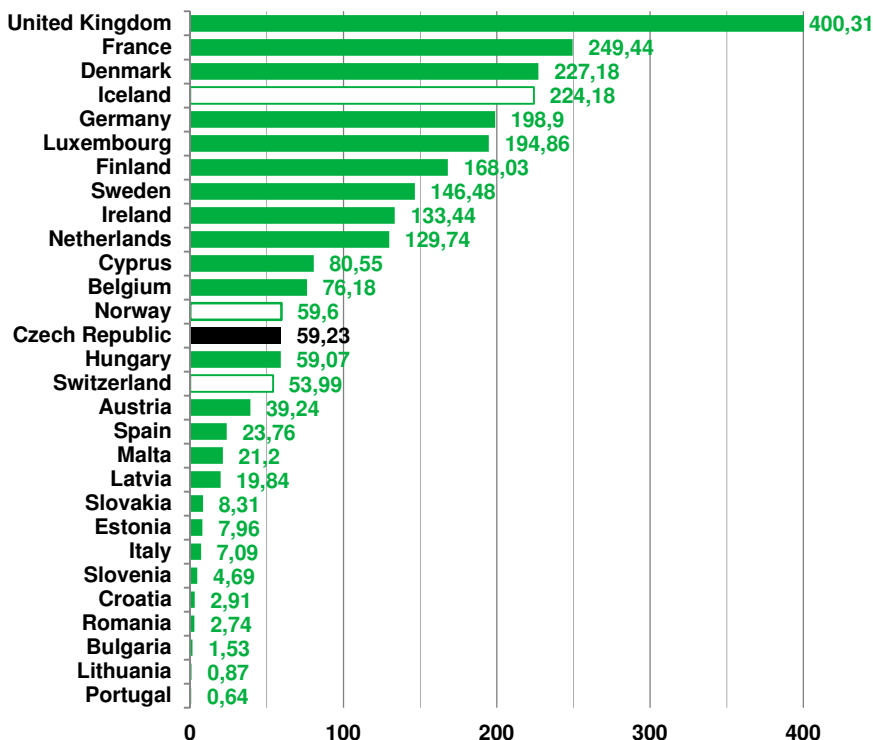
This area has also been a focus of housing policy instruments in the past. From 1998 to 2014, with State investment support, some 20,847 housing units were earmarked for the target group of variously defined households with social handicaps or for seniors and persons with disabilities.

State expenditure on housing (CZK mil.)

	2015	2016
	reality	budget
MRD - total (construction, regeneration, subsidies for mortgage loans)	591,519	486,800
SHDF - total (construction, modernization, repairing)	1 568,84	2 097,6
MF - total (building savings + material damage to banks)	4 670,000	4 993
MLSA - total (housing benefits)	12 538,4	15 488
MI - total (Ensuring integration asylum seekers)	12,886	10
ME - State Environmental Fund - total (increasing the energy efficiency of residential buildings)	715,594	2 401
MRD + SHDF + MF + MLSA + MI + ME	20 097	25 476
Expenditure share to GDP (%)	0,45	

Source: MRD, SHDF, MF, MLSA, MI, ME.

Social benefits per head of population by housing (consist of transfers, in cash or in kind, by social protection schemes to households and individuals) in 2013 (in Purchasing Power Standards)



Source: Eurostat.



2 Support by the Ministry of Regional Development (realised in 2016)

Regeneration of
housing estate
(MRD)

Subsidies for the regeneration of existing settlements are provided by municipalities on whose territory the estate is located. This non-specific grant is intended for the construction of transport and technical infrastructure (parking lots), walkways, public spaces and bicycle paths, construction of noise walls and parking lots, landscaping of public areas, including rehabilitation and completion areas for fire interventions, faces public green associated with planting trees and grassing of areas, reconstruction of existing and creation of new playgrounds with sandboxes, ladders and a park relaxation benches, editing, and building public recreational areas. Since 2016 is the subsidy title also opened to non-panel housing estates, so the number of potential applicants was significantly expanded.

Housing
apartments
without barriers
(MRD)

The aim of the program is to improve the housing stock through barrier-free access, which are designed especially for the people with limited mobility or orientation, including persons with reduced autonomy, especially people with disabilities, the elderly, pregnant women, persons accompanying a child in a stroller, children under three years of age and persons temporarily restricted e.g. after an injury or illness. Eligible applicants of the improvement is a house with four or more floors, which is not equipped with an elevator, or that does not allow wheelchair access to the vertical communication (elevator), in which the removal of barriers in the form of construction work will allow wheelchair access to the building and a lift or for which we it can begin building the new elevator.

Support for the construction of supported housing (MRD)

The purpose of the support for the construction or acquisition of social housing is to help people with difficult access to housing due to special needs arising from their age, state of health or existential social circumstance, where such persons are not in a position to influence such circumstances.

The programme has three grant titles:

1. Carer-home for persons with low incomes who have special housing needs for reasons of health or due to advanced age. The aim is to extend the self-sufficiency and independence of persons from the target group and at the same to provide social care field services effectively.
2. Entry-level dwelling for persons on low incomes, with no access to housing despite all existing tools of social and housing policy, while being able to live individually mainly in terms of fulfilling duties following from a rental relationship. The aim is to ensure persons from the target group have access to rental housing.
3. Senior Community Home for persons with limited income aged over sixty. The aim is to provide rental housing for persons from the target group, in order to preserve and increase their self-sufficiency and independence, and at the same time to allow a community way of life, drawing on neighbourliness principles. The emphasis is on interpersonal relationships and maintaining each individual's own independence. A Senior Community Home is a multi-dwelling building of at least 10 and at most 25 dwellings, which also includes shared spaces to foster the community life of the elderly.

Leaden house distribution systems (MRD)

The purpose of this grant is to reduce the amount of lead in drinking water in permanently occupied multi-dwelling buildings and family houses by replacing the leaden distribution with alternative distribution that is harmless to health. This requirement follows from the obligation of the Czech Republic to ensure implementation of EC legal environmental regulations related to the content of lead in drinking water.

The grant is provided solely for the whole house with the maximum sum of 20,000 CZK per dwelling in the house.

3 Support by the the State Housing Development Fund (realised in 2016)

Panel 2013+
Dwelling stock
revitalization
programme
(SHDF)

PANEL 2013+ offers low-interest loans for repair and modernization of the residential buildings, emphasizes complex repairs, so the owners expend financial funds effectively. It is designed for all owners of apartment buildings, regardless of construction technology (panel, brick). It is governed by the Government Decree no. 468/2012 Coll. It does allow homeowners to do housing repairs and modernization, leading to extend the service life, to increase the quality and to reduce the energy intensity of residential houses. The program can be taken by the advantage of the cooperatives, owners, individuals and legal entities as well as cities and municipalities, having owned apartment building. On 24. 7. 2014 was published in the Official Gazette the new government decree no. 144/2014 Coll., which amends Government Regulation no. 468/2012 Coll., and on 8. 8. 2014 a new regulation came into force. Since then, they are also accepting applications according to the revised government regulation.

Programmes for
municipalities
Repair and
modernisation
(SHDF)

Loan program for covering the expenses associated with the repair and modernization of flats according to Government Decree no. 396/2001 Coll., in valid wording. The municipality has an obligation to provide at least 20% of the borrowed funds to other owners of housing in its territory, under the same conditions, i.e. at a rate of 3% p. a., with maturity of 10 years and the possibility of premature repayment of the loan or its part. The loan can be used for example for connecting to public networks of technical equipment (water supply, gas, sewer, electricity), windows replacement, roofing and roof replacement, repair of the outer shell (e.g. balcony), common areas (e.g. the elevator), etc.

Programme 600
Loans for young
people for
housing
purchase
acquisition
(SHDF)

This is about a loan program for the purchase of dwellings by persons younger than 36 years, caring for a child under 6 years of age, at the time of applying for the loan they are not owners or co-owners of dwellings or tenant of the flat. The program is governed by the Government Decree no. 100/2016 Coll. The loan can be used for acquisition of dwelling (family house or apartment, changing the building and part of the construction for housing, purchase, transfer of shares in a cooperative housing association). The loan amount ranges from 50 000 to 600 000 CZK.

Programme 150
Loans for young
people for
housing quality
improvement
(SHDF)

Implementation is provided on the basis of Government Regulation no. 28/2006 Coll., in the form of a loan, which is intended to modernize the existing property owned by the applicant, provided to the amount of 150 000 CZK with a maturity of 10 years and an interest rate of 2% p. a. For the support may apply married or single parents under 36 years of age, having ownership or co-ownership of real estate (house or flat). The financial funds from the loan can be used for example for connecting to public networks (water supply, gas, electricity, canalisation), to the building envelope (walls, roofs, balconies, windows, gutters, shutters), extending existing dwelling for another room (but not rise housing units), repairing or building a toilet or bathroom.

Element
programme
Reconstruction
of dwellings
after natural
disasters
(SHDF)

Element Program is designed to repair homes affected by the natural disaster, if it was in accordance with the emergency law declared a state of emergency or third degree of flood activity under the Water Act. It focuses support, streamlines legislation subsequent assistance into a single document. Updates the conditions for obtaining a loan for the repair and construction of housing, increasing existing levels of credit repair, construction and purchase of flats and motivating owners to insure housing by the form of aid loans for repairing of construction or acquisition of housing and credit enhancements in the implementation of flood control measures (i.e. building and technical protection of the home).



Credit repair is provided to owners' homes, the owner or co-owner loan for the construction or purchase, to an individual person only. When it comes to credit repair, the requesting individual must have his residence in damaged homes at the time of natural disasters, and repairs must be completed within three years from the conclusion of the loan if it is a loan for the construction and acquisition, must be implemented outside the flood area, the owner, his spouse, registered partner or a person related in a direct line with the owner had a defunct housing residence at the time of natural disasters and inspection must take place within three years after the conclusion of the loan agreement. In the case of a loan for the construction of the loan amount is a maximum of 2 500 000 CZK per dwelling, the loan amount to purchase a dwelling is a maximum of 1 500 000 CZK per dwelling.

Guarantees
programme
Rental
apartment
development
(SHDF)

Government Regulation no. 370/2004 Coll., amended by 438/2009 Coll., allows the Fund to provide a guarantee for the repayment of investment loans for rental housing with long-term maturities (up to 40 years). For new buildings, the guaranteed portion of the principal should not to exceed 1 500 000 CZK to per 1 appartement, respectively 1 800 000 CZK, if it is part of the project and construction of technical infrastructure. In cases where the establishment of rental apartment building by modifying an existing older building, should not be guaranteed the portion of the principal exceeding 300 000 CZK.

During the period of liability, but at least for 10 years, the investor cannot allow use other than housing residential lease form and without the consent of the Fund do not have ownership rights transferred to another person. Guarantees are provided for a very small fee (up to 0.6% p.a.), sense of support is that it will be significantly cheaper than comparable products on the financial market.

The programme is currently in recession, which is related to the situation on money markets when banks in a highly-competitive environment and with efforts aiming at the biggest profit possible modify their terms and conditions, and in the case of investments into housing, do not further burden the clients with fees for a guarantee, and thus require no further security. The security in the form of a pledge to the implemented property is considered sufficient by the banks.

Development
programme
Rental housing
(SHDF)

It is governed by the Government Decree no. 284/2011 Coll., by last revised government regulation no.78 / 2016 Coll. It aims to build or modify the building blocks of flats and apartments for defined population groups - seniors (65+), disabled or limited income citizens, people who lost their housing due to natural disaster or an adult younger than 30 years.

Applicants may be municipalities, legal and natural persons whose sole ownership of the land on which construction will be carried out, or in the exclusive ownership of the building or apartment where will be built, or construction work. The loan can be used for new buildings, extensions, additions and alterations, if any, rental apartments.



Support by purpose

list of the investment aid				investment aid intended for:				
				housing development	purchase of dwelling	repairing and modernization	increasing the energy efficiency of residential buildings	improvement of environment in prefabricated estates
MRD	Programme Housing support	Regeneration of housing estate						●
		Housing apartments without barriers				●		
		Support of construction of supported housing	Carer-home	●	●	●		
			Entry-level dwelling	●	●	●		
			Senior Community Home	●	●	●		
		Lead-in house distribution systems				●		
SHDF	Panel 2013+ Dwelling stock revitalization programme					●	●	
	Programmes for municipalities Repair and modernisation					●		
	Programmes for young people	Programme 600 Loans for young people for housing purchase acquisition		●	●			
		Programme 150 Loans for young people for housing quality improvement		●	●			
	Element programme Reconstruction of dwellings after natural disasters			●	●	●		
	Guarantees programme Rental apartment development			●				
Development programme Rental housing			●		●			

Source: MRD.

Support by recipient

list of the investment aid				investment aid intended to:				
				person / household (acquiring own housing)	association of owners of individual dwellings / housing co-operative	entrepreneur renting dwellings	municipality	non-governmental organization
MRD	Programme Housing support	Regeneration of housing estate					●	
		Housing apartments without barriers			●			
		Support of construction of supported housing	Carer-home			●	●	●
			Entry-level dwelling			●	●	●
			Senior Community Home			●	●	●
		Leaden house distribution systems			●	●	●	●
SHDF	Panel 2013+ Dwelling stock revitalization programme			●	●	●	●	
	Programmes for municipalities Repair and modernisation					●		
	Programmes for young people	Programme 600 Loans for young people for housing purchase acquisition	●					
		Programme 150 Loans for young people for housing quality improvement	●					
	Element programme Reconstruction of dwellings after natural disasters		●	●	●	●	●	
	Guarantees programme Rental apartment development				●	●	●	
	Development programme Rental housing				●	●	●	

Source: MRD.

Links

- www.mmr.cz
- www.sfrb.cz
- Publication „Selected Data on Housing 2015“, see www.mmr.cz

List of abbreviations

CR	Czech Republic
EU	European Union
IOP	Integrated Operational Programme
ME	Ministry of the Environment
MF	Ministry of Finance
MI	Ministry of the Interior
MLSA	Ministry of Labour and Social Affairs
MRD	Ministry of Regional Development
PH	private household
SHDF	State Housing Development Fund
SILC	Statistics on Income and Living Conditions
SVJ	association of owners of individual dwellings

Title: **HOUSING IN THE CZECH REPUBLIC IN FIGURES
(September 2016)**

Issued by: Ministry of Regional Development of the Czech Republic
Housing Policy Department
Staroměstské náměstí 6, 110 15 Prague 1

Issue: Internet version

Issued in: 2017

Number of pages: 34

Photo on the front cover: Archive of the Ministry of Regional Development

ISBN 978-80-7538-129-3

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ISBN 978-80-7538-129-3