

SELECTED DATA ON HOUSING 2012



MINISTRY
OF REGIONAL
DEVELOPMENT CZ

MINISTRY OF REGIONAL DEVELOPMENT OF THE CZECH REPUBLIC
HOUSING POLICY DEPARTMENT



INSTITUT FOR SPATIAL DEVELOPMENT

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Selected Data on Housing 2012

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Team leader:	Blanka Burdová
Team members:	Hana Hanková
	Martin Vajčner

Institute for Spatial Development

Team leader:	Ludmila Rohrerová
Team members:	Hana Šimková

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INTRODUCTION

According to Act No. 2/1969 Coll., as amended, the Ministry of Regional Development of the Czech Republic is “the central authority of the state administration in terms of ... housing policy, development of housing stock, and issues related to renting dwellings and non-residential premises....”

Within this competence, the ministry annually selects from existing data resources some data related to housing issues, including an international comparison, which is included in the corresponding chapter. This compilation of data is then used as one of the materials for the analytical and conceptual work of the ministry and, at the same time, enables the ministry to inform the public.

Support for housing is provided by several ministries: Ministry of Regional Development (supporting programs of the Ministry of Regional Development and State Housing Development Fund), Ministry of Finance (building society program, tax abatements), Ministry of the Environment of the Czech Republic (Green Investment Scheme), Ministry of Labour and Social Affairs (housing benefits: housing allowance according to Act No. 117/1995 Coll. on state social benefits, supplement for housing according to Act No. 111/2006 Coll. on assistance in material need, and a special aids contribution according to Act No. 329/2011 Coll. on providing benefits to the handicapped, which replaced the original contribution for a modification of housing according to directive No. 182/1991 Coll.), and Ministry of the Interior of the Czech Republic (asylum seeker integration program), see Chapter 2 on housing policy and housing support in 2012.

"Selected data on housing 2012" contains data on housing divided into the following chapters:

Chapter 1	Housing in 2012
Chapter 2	Housing policy and housing support in 2012
Chapter 3	Housing – Housing and dwelling stock according to the 2011 census
Chapter 4	Housing construction
Chapter 5	Construction industry
Chapter 6	Prices
Chapter 7	Costs of housing
Chapter 8	Mortgage loans

The publication contains data for 2012, unless stated otherwise.

Chapter 1

HOUSING IN 2012

HOUSING IN 2012

1.1 Macroeconomic framework

According to a more accurate estimate, the gross domestic product (GDP) without pricing, seasonality, and calendar influences dropped by 1.2% in 2012 against 2011, and the drop gradually increased throughout the year. It dropped in all quarters, both in a year-on-year comparison and a quarter-on-quarter comparison, and the economic recession throughout the year slightly intensified. This unfavorable development was caused mainly by a dropping domestic demand for goods and services for final consumption by households (by 3.5%) and also by a dropping demand for fixed capital by investors (by 1.6%). Despite an active balance, foreign trade was no longer able to compensate for the development of domestic demand (for the whole of 2012, a year-on-year rise in export of goods by 4.2%, and by 1.2% when compared with the rise of import).

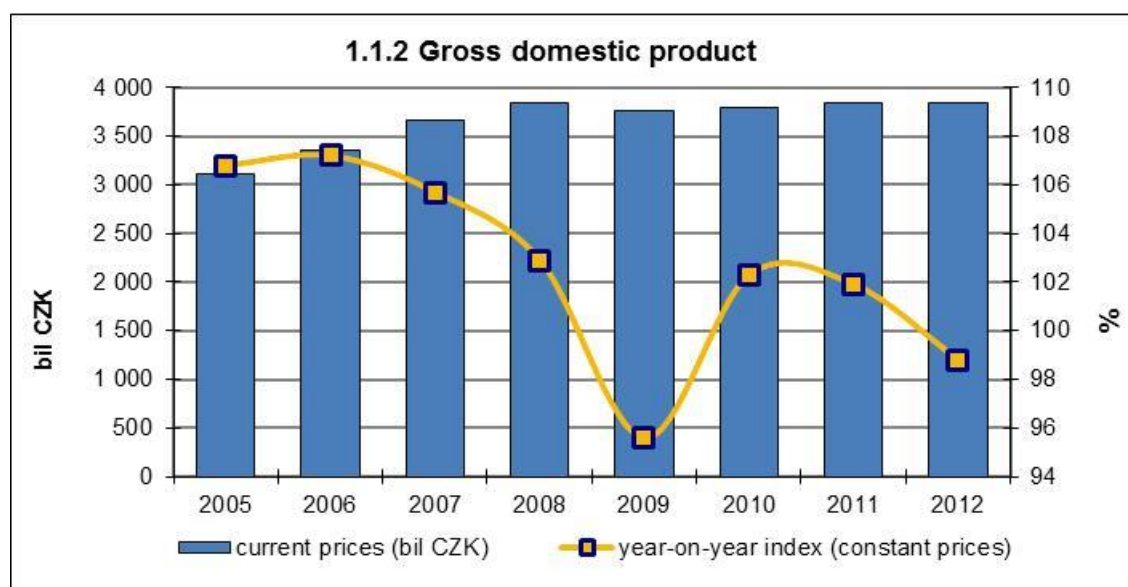
Construction industry (year-on-year drop of 6.3%), agriculture, finance, and insurance industry were the main industries not to reach the level of gross added value in 2011. The GDP was also negatively affected by the development of taxes on products, whose year-on-year drop reached 2.1% in constant prices, mainly because of the development of the VAT. On the other hand, the contribution of the manufacturing industry (except for the fourth quarter) was positive.

In current prices, the GDP in the domestic economy expressed in numbers last year reached CZK 3,843 billion, which was only 0.1% more than in 2011.

1.1.1 Gross domestic product

Years	Current prices (bil CZK)	Year-on-year index (constant prices)
2005	3 116	106.8
2006	3 353	107.2
2007	3 663	105.7
2008	3 848	102.9
2009	3 759	95.6
2010	3 800	102.3
2011	3 841	101.9
2012	3 843	98.8

Source: Czech Statistical Office.



Source: Czech Statistical Office.

The average the year-on-year inflation rate in 2012 reached 3.3%, which is by 1.4 percentage points higher than in 2011; this is the highest inflation rate in the last four years.

The inflation rate in 2012 was affected by the result in January when consumer prices grew month-on-month by 1.8% and year-on-year leaped to 3.5% from 2.4% in December 2011. In following months, the year-on-year growth of prices oscillated around this value from January depending mainly on the development of prices of food, housing and fuel. At the end of 2012, the growth of prices slowed down significantly mainly due to the influence of these items. The development of prices in January was influenced mainly by a growth of the VAT from 10% to 14%. According to an informed calculation of the Czech Statistical Office, the impact of this change on a month-on-month aggregate growth of the consumer price index in January reached 1.1 percentage points.

A bigger year-on-year growth in 2012 than in 2011 was achieved mainly by prices in the segment of food and non-alcoholic beverages (by 6.9%, whereas in 2011 it was by 4.6%) and in the segment of housing, water, energies, and fuel (by 5.0%, whereas in 2011 it was by 2.8%). On average, the prices of natural gas in 2012 rose by 17%, prices of electricity by 4.2%, prices of water by 12%, sewer rates by 10.5%, and heating and hot water by 8.2%. Net rent rose by 5%, out of which the regulated rent rose by 12.3% and market rent by 1.8%.

1.2 Current economic and social situation

1.2.1 Structure of the dwelling stock – definite results of the 2011 census based on usual residence

According to the definite results of the 2011 census, the dwelling stock in the Czech Republic comprised 4,756,572 dwellings in total, out of which 4,104,635 were occupied; 35.8% of them were located in family houses, while 55% in multi-dwelling buildings.

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 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).

In a comparison of individual regions, it was determined that the biggest number of occupied dwellings was located in Prague, while the smallest number was in the region of Karlovy Vary. Due to a bigger average size of dwellings, the biggest total volume of the area of occupied dwellings is in the regions of Central Bohemia, South Moravia, and the Moravian-Silesian region. The bigger average size of dwellings is related to the ratio of dwellings located in family houses. The biggest number of dwellings occupied by the owners of the whole building is in the region of Central Bohemia (16.4% of all the occupied dwellings located in own houses in the Czech Republic; 49.8% of the occupied dwellings in the region), and the lowest number in the region of Karlovy Vary (1.8% of all the occupied dwellings located in their own houses in the Czech Republic). The lowest ratio of these occupied dwellings in a single region was in Prague (11.1%). If the dwellings occupied by their owners are added to this number, and absolutely the biggest number of them from all the regions was in Prague (28.6% of the whole number in the Czech Republic), the total resulting ratio of owned housing from all the occupied dwellings in the region was the smallest in Prague (39.7%). The biggest ratio, however, was in the region of Vysočina (67.2%), Zlín (67.1%), and Central Bohemia (66.5%). The absolutely smallest number of dwellings occupied by their owners (owners of both dwellings and houses) was in the region of Karlovy Vary. The biggest number and ratio of rental dwellings were in the capital city Prague (20% of all the occupied rental dwellings in the Czech Republic; 34% of the occupied dwellings in Prague), while the smallest ratio was in the region of Vysočina (2.9% or 14.3%). The biggest number of co-operative dwellings occupied by the members of co-operatives was in the

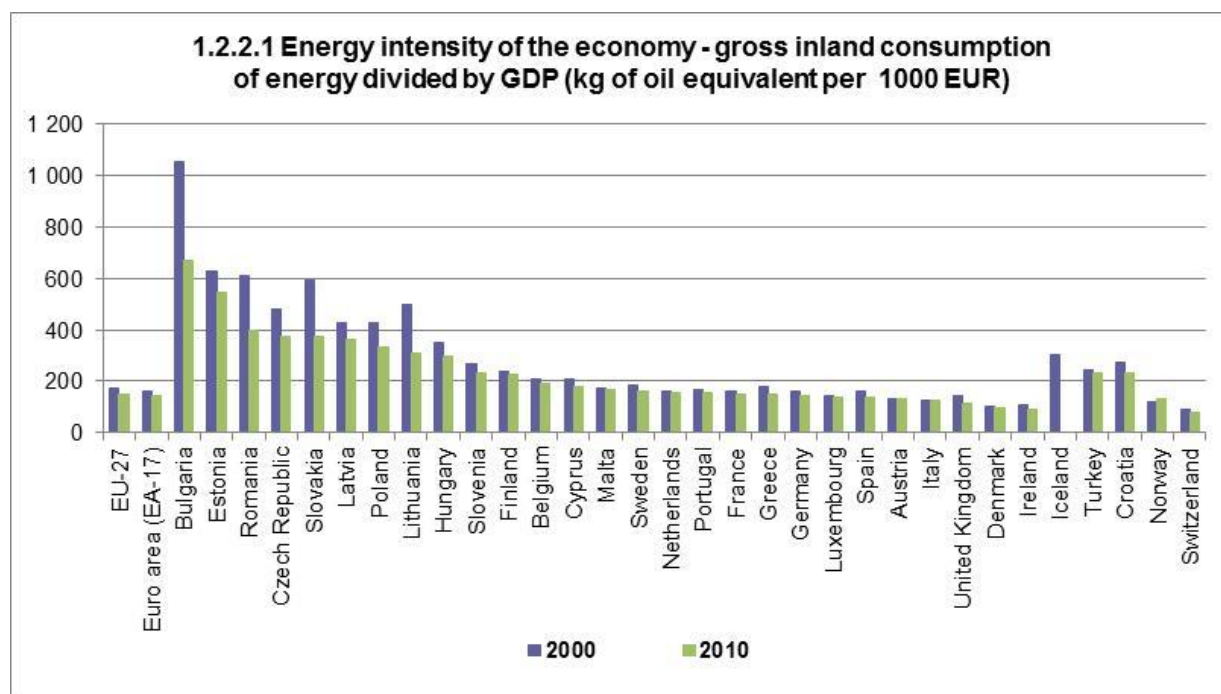
Moravian-Silesian region (20.1% of all the dwellings of this type in the Czech Republic), and there was also the biggest ratio from occupied dwellings (16.1%) from all the regions. On the other hand, the smallest ratio in the occupied dwellings stock in the region comprised the dwellings occupied by the members of co-operatives in the region of Plzeň (3.7%). The smallest number of these dwellings was in the region of Karlovy Vary (1.3% of all the dwellings occupied by the members of co-operatives in the Czech Republic).

Out of the total number of 651,937 unoccupied dwellings, 169,468 were unoccupied because they served recreational purposes. Another 83,000 dwellings were unoccupied due to reconstruction, unfitness for living, or a change of user. There is no information available about the remaining 399,000 unoccupied dwellings. The biggest number of unoccupied dwellings was in the region of Central Bohemia (over 99,000); as many as one third of the unoccupied dwellings were located in small municipalities with less than 1,000 inhabitants.

1.2.2 Quality of the dwelling stock

Without intense and continuous improvements to its quality, the conditions of the dwellings stock may become a real threat in the coming years.

The energy demands of the stock are a closely-related issue. In the absolute values of the energy consumption of the economy, the Czech Republic ranks among the worst countries in the EU, as shown in the following chart. According to Panorama of Energy, a study published by Eurostat, households in the Czech Republic consume approximately 25% of the total consumption, which equals the average in the EU. This means that also their average demand for energy is higher than of the housing in other EU countries. At the same time, the buildings intended for housing are among the main sources of emissions of greenhouse gases.



Source: Eurostat, 7. 2. 2013.

1.2.3 Housing construction

Housing construction receded in 2012 as well. The number of housing starts (i.e. launched constructions of dwellings) has been dropping for five years and the biggest drops concerned the

category of multi-dwellings buildings. After a considerable drop in 2011 in the number of finished constructions of dwellings, there was a slight increase.

In 2012, construction of 23,853 dwellings was launched; compared with 2011, this represents a drop of 13.4%. This is the smallest number of housing starts since 1998. Compared to the peak in 2007, it is a drop by almost 45% (20,000 dwellings). The biggest drop in comparison with 2011 was recorded for dwellings in multi-dwellings buildings (-19.8%). Despite a 17% increase in the first quarter of 2012, the following three quarters were the worst in the last 15 years in terms of housing starts; no more than 670 dwellings constructions were launched in any of these quarters. Also, there was a year-on-year drop in launched constructions of dwellings in family houses, as their number dropped by 15.6% against 2011. When compared with the peak in 2008, it is an almost 40% drop. In the year-on-year comparison, the dwellings in houses for seniors and also new dwellings in non-residential buildings show good numbers; in this category, however, there are small numbers of dwellings that are strongly influenced by launches of individual projects with only a minor influence on the global development.

In 2012, constructions of 29,477 dwellings were finished, which is by 3% more in a year-on-year comparison. It was the second quarter which contributed here the most, but there was growth also in the first and third quarters. The biggest number of finished dwellings was located in family houses – almost two thirds of the total number – and there was a year-on-year growth of 0.3%. There was an even more significant year-on-year growth in the number of finished dwellings in multi-dwellings buildings; after a major drop in 2010 and 2011, there was an increase of 9.3%. There was also an increase in the number of dwellings for senior citizens and dwellings created by construction modifications of non-residential premises. Again, similar to the number of launched constructions of dwellings, the development in these categories is strongly influenced by the completion of individual projects, of which there are not many.

Source: Czech Statistical Office.

1.2.4 Social connections

In the Czech Republic, there is no general housing deficit; however, it is typical for attractive locations, such as Prague, to have big differences between a relatively big offer and financial limits of some households, which means there is a lack of adequate and, at the same time, affordable dwellings.

If we look at the housing expenses by individual social groups, in 2011 the biggest part of income was spent on housing by lonely senior citizens. After all social transfers (including the housing cost contribution and additional housing contribution) the expenses on living of this group of households comprised 31.2% of their net financial income. Another group is formed by single parents with children (27.2%) and other single-person households (25.6%). The amount of shares of expenses in the group of individuals is influenced by the fact that these people often inhabit bigger dwellings than considered adequate from the perspective of the state social policy.

Chapter 2

HOUSING POLICY AND HOUSING SUPPORT IN 2012

2.1 HOUSING CONCEPT

In resolution No. 524 from July 13, 2011, the government approved a new **Housing Policy Concept for the Czech Republic till 2020** (hereinafter referred to as the Concept). This new housing concept continues to count on the State Housing Development Fund as a very important tool of the state housing policy. As a consequence of changes of some priorities, however, its implementation will require also a certain gradual modification of tasks and methods of the fund's operation. The changes in the system of operation of the fund will require a partial revision of Act No. 211/2000 Coll. on the State Housing Development Fund.

The new state housing policy may be successful only if the fund's own assets are involved to the maximum extent within revolving management and also if the plan to use other extra-budgetary financial resources is carried out, mainly finances from European funds and related methods of financial engineering, use of some income from emission credits, or involvement of private financial resources.

The Concept reacts to prognoses of demographic development clearly indicating that the number of lonely senior citizens in the ageing population will be growing. Out of all the social groups, these senior citizens already spend the biggest part of their income on housing, which sometimes exceeds 60% of their income.

The existing system based mainly on grants and preferring own housing has proven unsustainable. This fact became more obvious due to the economic recession, as the threat of growth of groups threatened by social exclusion intensified.

The situation of public budgets is now tense, so the Concept expects termination of most grant programs of the state housing policy that will be replaced by recoverable credit and guarantee tools.

The Concept proposes new directions in housing:

1. A better-balanced rate of support of own housing and rental housing for groups of people threatened by social exclusion.
In recent years, the state support in housing policy was directed in favor of own housing. The approved concept counts on strengthening the program to support construction of rental housing mainly for senior citizens, but also on a legal regulation of the "person in housing need" status and on establishment of a complex system of social housing.
2. Extending the offer of dwellings corresponding to the needs of the handicapped. The Concept counts on the support of construction of rental housing in the form of low-interest credits and grants for the handicapped and with support in the form of removing barriers in existing dwellings. It is of course required that construction directives be modified.
3. Reducing energy demands of housing – big demands for energy of the dwelling stock are reflected by bigger expenses of households on energy.
It is necessary that the state supports reconstructions of the existing dwelling stock focusing especially on reducing energy demands of buildings. For new constructions, it is suggested in the Concept that rules be set concerning energy demands while observing the principle of economic adequacy.
4. State aid for victims of natural disasters in terms of housing – the new Concept also contains a proposal of regulations focusing on prevention of damages.
This includes, for example, a motivational program for the prevention of damages as a result of floods, or a motivational program for the improvement of urbanization in territories with a considerable flood risk.

5. Improved use of EU funds in 2014-2020.
During the 2007-2013 program period, finances of EU funds were not used very much, despite the fact that housing is one of the internationally recognized basic human needs. Housing is a basic condition for the integration of people. Balanced support of housing focused on preventing both the creation and expansion of groups threatened by social exclusion should be one of the priorities of the 2014+ program period.
6. Earnings from the sale of emission credits used to support housing.
The Concept proposes that the finances earned by the sale of emission credits be used for programs administered by the guarantor of housing policy, the Ministry of Regional Development or the State Housing Development Fund.
7. Reducing the investment debt through programs supporting reconstructions and modernization of multi-dwelling buildings using revolving tools.
8. Improving quality of external environment of residential areas by starting up programs to support the regeneration of residential areas, including the support of crime prevention.

Based on the task set in the Concept, the Minister of Regional Development every year by April 30, at the latest, presents to the government a report of the previous year regarding the fulfillment of the tasks from the Housing Policy Concept of the Czech Republic till 2020. The report is based on the references provided by other governmental departments. Besides the information about the method of fulfilling the specified tasks, the report also contains proposals for changes of deadlines for some tasks, if needed, or proposes the formulation of new tasks.

By its resolution concerning the report, the government confirms this update of proposals of the Concept. The report on fulfilling the tasks from the Housing Concept of the Czech Republic till 2020 for 2011 was accepted by government resolution No. 443 from June 19, 2012.

The report for 2012 will be submitted to the government in April 2013. External consultations on the report are currently taking place.

2.2 LEGISLATION

Act No. 276/2012 Coll. changes Act No. 211/2000 Coll. on the State Housing Development Fund and Act No. 171/1991 Coll. on competences of authorities of the Czech Republic concerning transfers of state property to other persons and on the State Property Fund of the Czech Republic, as amended, which **came into effect on September 6, 2012**. The amendment act, which created conditions for a transformation of the State Housing Development Fund into a financial tool able to implement some of the resources of European funds during the 2014 program period, is a basic precondition for efficient and effective fulfillment of the state housing policy.

Government decision No. 268/2012 Coll. changes government decision **No. 284/2011 Coll.** on conditions of provision and use of financial resources of the State Housing Development Fund in the form of a credit to support construction of rental housing in the Czech Republic which **came into effect on August 23, 2012**. The decision sets conditions for the provision of support not only to municipalities, but also to private investors for construction of rental housing in the form of low-interest credits. The amendment act of the government created based on an evaluation of the pilot project contains minor modifications, mainly of technical character. The modification is expected to have a positive social impact, as the extension of construction modifications by adding an option to divide a big dwelling into several rental dwellings improves the offer of small-area dwellings affordable enough for a group of people who do not have enough finances to rent a big dwelling. Another positive social impact lies in an extension of the target group of senior citizens to include everybody older than 65. This will improve affordability of rental housing for senior citizens at the age when they are still able to actively and individually deal with their housing situation with respect to the potential drop in their self-sufficiency in the future.

Governmental decision No. 468/2012 Coll. cancelled the governmental decision **No. 299/2001 Coll.** on using the resources of the State Housing Development Fund to cover some interests from credits provided by banks to legal entities and natural persons for the purposes of repairs, modernization or regeneration of prefabricated concrete buildings which **came into effect on January 11, 2013**. In accordance with the approved Housing Concept, the non-refundable grant to cover some interests from credits provided by banks through special credits that will be provided by the Fund was compensated. This will ensure a 100% rate of return of finances provided to owners of houses and dwellings. The interest rate will be low and fixed for the whole duration of credit repayment.

As of December 31, 2012, the option for one party to **raise the rent according to Act No. 107/2006 Coll. was terminated**. After more than 20 years, the rent regulation, one of the basic obstacles to a functional housing market, was finally removed. Changes of the rent may now be agreed on only based on an agreement by landlord and tenant. The transition to the functional housing market is facilitated by a Rent Map, a project by the Ministry of Regional Development launched on its website in 2011. This tool makes it easier to negotiate rent and avoid lawsuits. Currently, for all the municipalities in the Czech Republic with populations exceeding 2,000 and some city neighborhoods and price areas, the usual rent is published based on a professional estimate. The project met the expectations and contributed to a smoother transition to contractual rents and to a minimization of lawsuits on rent. The user perspective of the Rent Map was mostly positive, which was proved by affected subjects that commented on the results of the project (e.g. Citizens' Association of Owners of Houses and Dwellings, Association of Tenants of the Czech Republic). Also, representatives of municipalities were often satisfied with the existence of the data on the level of rent, even though it was only informative.

Legislation in preparation:

Act modifying some issues related to provision and use of dwellings and non-residential premises in houses with dwellings (Act on services).

During 2012, the bill was discussed and approved by Parliament and submitted to the Senate. The aim of the submitted bill is to replace the existing fragmented regulations of services related to the use of dwellings through a complex legal regulation, which will regulate this issue for all forms of housing. The bill is based on the principle of the highest level of contractual freedom and for cases when no agreement or decision by a collective authority is reached, it sets general criteria for itemizing the prices of services, advance payments, and final clearing. The bill introduces an option to agree on a lump sum for rental housing. It comes into effect on January 1, 2014.

Amendment of regulation No. 372/2001 Coll. sets rules for itemizing the costs of heating and hot water among final consumers. The deadline of submission to the government is February 2013, while the expected deadline of coming into effect is January 2014.

In relation to the adoption of the new Civil Code No. 89/2012 Coll., which comes into effect on January 1, 2014, attached legislation is being prepared; it is necessary because some regulations have been cancelled (Act on Ownership of Dwellings) and also because of enabling provisions included in the new Civil Code (governmental directive). They are as follows:

- **bill on transfer of units of some housing co-operatives**, deadline for submission to the government is February 2013, while the expected deadline for coming into effect is January 2014,
- **proposed governmental directive to implement some provisions of the Civil Code related to rent**, deadline for submission to the government is August 2013, while the expected deadline for coming into effect is January 2014,
- **proposed governmental directive to implement some provisions of the Civil Code related to co-ownership of dwellings**, deadline for submission to the government is August 2013, while the expected deadline for coming into effect is January 2014.

2.2.1 Court decision on dwelling rent

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Establishment and duration of rent	220	204	138	136	145	133	133	332	455	461	398	267
Termination of rent [1]	10 914	10 236	9 510	9 225	8 810	7 750	6 789	2 900	1 465	925	773	705
Disputes over the amount and payments of rent	14 447	13 795	13 139	13 445	13 794	12 859	12 565	11 171	10 693	15 003	20 131	22 838
Other disputes over the rented dwelling [2]	9 180	8 113	7 919	8 082	8 495	7 821	7 588	7 965	8 912	8 086	8 219	8 583

[1] Termination of rent – includes terminations of rent with consent of court (according to § 711a, article 1, letters a) to d) of the Civil Code) and without consent of court (according to § 711, article 1, letters a) to e) of the Civil Code).

[2] Other disputes over the rented dwelling – includes disputes related to vacating the dwelling, fulfilment of an agreement on exchange of dwellings, renting the dwelling according to § 719 of the Civil Code, cancelling the right of common rent of spouses, and other disputes related to renting an dwelling.

Source: Ministry of Labour and Social Affairs.

2.3 Government housing expenditures (in millions CZK)

	2008	2009	2010	2011	2012	2013
	reality	reality	reality	reality	reality	budget
Regeneration of panel building settlements	181.661	183.016	149.984	231.297	180.418	200
Subsidies for construction of new rental housing and technical infrastructure owned by municipalities	89.463	101.065	94.644	37.35	34.37	50
Subsidies for construction of supported housing	118.567	120.581	165.729	124.237	257.359	145
Subsidies for replacement of leaden plumbing	24.612	10.839	6.52	5.85	3.21	5
Support build - up municipal rented flat for citizens disabled natural disaster	x	50.6	16.413	11.136	x	x
Support at locking temporary reserve accommodation and next related needs in consequence flood or other natural disaster	x	64.38	87.773	0.06	x	x
Subsidies for mortgage loans	47.677	27.461	41.546	47.984	41.883	40
Ministry of Regional Development - total	461.98	557.942	562.609	457.914	517.24	440
Subsidies for construction of flats for persons with low income (Government regulation 146/2003 Coll.)	597.92	135.6	31.69	11.499	x	x
Subsidies to investors and providers rental housing (social living, support live at small municipalities) Government regulation 333/2009 Coll.	x	x	12.89	35.955	7.196	x
Programme Panel - Support to repairs of multi-dwelling buildings built by prefabricated slab technology (Government regulation, 299/2001 Coll., 325/2006 Coll.)	754.54	827.37	909.84	913.396	919.645	916.9
Support for repairs of defects of prefabricated panel buildings, Governments regulation 63/2006 Coll.	140	2.7	x	x	x	x
Subsidies for construction of cooperative dwellings - Act 378/2005 Coll., Government regulation 465/2005 Coll.	15.6	x	x	x	x	x
Subsidised credits for construction of cooperative dwellings - Act 378/2005 Coll., Government regulation 465/2005 Coll.	94.98	30.17	x	x	x	x
Credits to municipalities for repairing and modernization of flats - (Government regulation, 396/2001 Coll.)	40.56	15.22	3.16	15.93	13.519	20.0
Credits for construction of flats by persons below 36 years of age - (Government regulation, 97/2002 Coll.) (up to 200 thousand CZK)	1.2	x	x	x	x	x
Credits for construction of flats by persons below 36 years of age - (Government regulation 616/2004 Coll.) (up to 300 thousand CZK)	898.74	815.37	837.72	318.511	5.1	x
Subsidies credits to persons below 36 years	77.88	86.87	96	82.086	73.56	100.0
Credits for construction of flats by natural persons caused by floods - (Government regulation 396/2002 Coll., 28/2006 Coll.) (repairing and modernization of flats)	0.12	1.88	6.4	5.6	0.299	13.0
Credits to municipalities for repairing and modernization of flats - floods 2009, Government regulation, 396/2001 Coll.	x	90.14	4.3	1.403	0.0	7.0
Credits for modernization of flats by persons below 36 years of age - (Government regulation 28/2006 Coll.) (up to 150 thousand CZK)	150.72	x	x	x	x	x
Credits for natural persons and legal entities to support construction of rental housing according to governmental directive No. 284/2011 Coll.	x	x	x	0.0	9.855	400.0
Credits for natural persons and legal entities to support repairs and modernization of rental housing according to governmental directive No. 468/2012 Coll.,	x	x	x	x	x	710.0
State Housing Development Fund - total	2 772.26	2 005.32	1 902	1 384.38	1 029.17	2 166.9
Constructions savings subsidies (2013 estimate)	14 220.12	13 261.72	11 743.48	10 729.04	5290	5 000
Material damage to banks (2012-13 estimate)	373.534	279.192	231.438	199.776	160	140
Ministry of Finance - total	14 593.65	13 540.91	11 974.91	10 928.81	5450	5 140
Housing contribution (2012 preliminary data, 2013 estimate)	2 091.84	2 791.58	4 207.12	5 491.2	7 416.8	7 500
Special aid contribution (until 2011 assistance toward clear-of-barrier adjustment flat, 2013 estimate)	65.57	59.78	53.58	55.97	11	11
Marginal contribution behind usage clear-of-barrier flat	9.34	8.84	9.53	9.18	0	0
Ministry of Labour and Social Affairs - total	2 166.75	2 860.20	4 270.22	5 556.35	7 427.8	7 511
Ministry of Interior total - Safeguard integration asylum seekers	8.84	15.65	12.12	16.06	15.98	17
Ministry of Environment (State Environmental Fund - Green Savings programme) total	x	3.29	1 998.81	8 600.24	9 108.10	1 000
MRD+SHDF+MF+MLSA+MI+ME	20 003	18 983	20 721	26 944	23 548	16 275

Source: MRD - Ministry of Regional Development, MLSA - Ministry of Labour and Social Affairs, SHDF - State Housing Development Fund, MI - Ministry of the Interior, MF - Ministry of Finance, ME - Ministry of the Environment..

2.3.1 Rental housing for social housing (persons with low income and supported housing) built in 2003-2012 (with a grant provided by the Ministry of Regional Development or by the State Housing Development Fund)

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Supportive housing	275	824	562	783	173	210	226	266	228	459	4 006
Rental housing for persons with low income according to the MRD	1 111	839	482	x	x	x	x	x	x		2 432
Rental housing for persons with low income according to governmental directive No. 146/2003 Coll.	1 241	2 264	1 517	1 905	1 295	x	x	x	x	x	8 222
Social housing according to governmental directive No. 333/2009 Coll.	x	x	x	x	x	x	x	241	x	x	241
Total	2 627	3 927	2 561	2 688	1 468	210	226	507	228	459	14 901

Source: Institute for Spatial Development, Ministry of Regional Development, State Housing Development Fund.

2.4 SUPPORT BY THE MINISTRY OF REGIONAL DEVELOPMENT

Concerning housing, financial support for the following programs was provided from the budget of the Housing Policy Department of the Ministry of Regional Development:

- Support of regeneration of prefabricated concrete buildings in housing estates – according to governmental directive No. 494/2000 Coll.,
- Support of construction of technical infrastructure,
- Support of construction of supported housing,
- Support of repairs of leaden house distribution systems.

Also, finances were ready for use (though ultimately unutilized) to eliminate natural disasters (floods) such as:

- Support of ensuring temporary substitute accommodation and other related needs as a consequence of floods or other natural disasters,
- Support of construction of council rental housing for those affected by natural disasters.

Besides the ongoing support of constructions of new housing, the maintenance of the existing dwelling stock and maximizing the efficiency of its use are the priorities. Groups disadvantaged in access to adequate housing by their low income level, as well as their health conditions, age or social handicap etc. are supported more significantly.

This support has the following aims:

- to help satisfy housing needs of those unable to provide adequate housing for themselves,
- to raise the volume of construction of new housing through building a technical infrastructure for specified target groups,
- to minimize the ageing process of the dwelling stock,
- to improve the quality of the dwelling stock,
- to support sustainable development of the existing dwelling stock,
- to maintain social stability in housing estate units,
- to help those affected by natural disasters with housing issues.

2.4.1 Support of regeneration of estates of prefabricated concrete buildings

The grants focus on regeneration of existing estates of prefabricated concrete buildings in the form of a transition into multi-purpose units and universal improvement of residential environment. This type of estate refers to a compact part of territory of a municipality with houses built of a prefabricated concrete technology with at least 150 dwellings.

The grant from the state budget may be provided if the municipality has an approved local plan and a project of regeneration of this type of estate and covers at least 30% of the budget costs of the modifications, i.e. the grant provides **up to 70% of budgetary costs of the modifications**.

2.4.1.1 Overview of applications and their acceptance in 2012

<u>Applications</u>	<u>Number</u>	<u>Volume in thousands CZK</u>
Submitted in total	91	352 770
out of which submitted in 2012	91	352 770
Processed in total	54	180 418
out of which processed in 2012	54	180 418
Unprocessed in total as of December 31, 2012	37	172 352

2.4.2 Support of construction of technical infrastructure

The purpose of the grant is to enlarge the offer of invested building sites for following construction of multi-dwellings buildings and/or family houses (by any investor). It is provided to municipalities for construction of technical infrastructure, such as sewage systems, water piping, and roads. The maximum sum of the grant is **50,000 CZK per future dwelling** built on a plot of land financed by the grant.

The grant is provided from the state budget in accordance with an EC directive based on a *de minimis* principle (at most 200,000 euros during three years per recipient); the construction based on the number of dwellings then has to be finished at most 5 years after the completion of the technical infrastructure.

2.4.2.1 Overview of applications and their acceptance in 2012

Applications	Number	Volume in thousands CZK
Submitted in total	69	41 000
out of which submitted in 2012	69	41 000
Processed in total	63	34 370
out of which processed in 2012	63	34 370
Unprocessed in total as of December 31, 2012	6	6 630

2.4.3 Support of construction of supported housing

The purpose of the support of construction of municipal social housing is to help people with difficult access to housing as a consequence of special needs based on their age, state of health or social circumstance in their lives. The program has two grant titles:

1. home care dwelling for people with special needs concerning housing due to health issues or advanced age,
2. dwelling for people 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 recipient of the grant is a legal entity or a natural person conducting business. The sum of the grant for construction of a single dwelling unit for a home care dwelling is CZK 600,000 and CZK 550,000 for this kind of dwelling on its own. Such dwellings may also be purchased, in which case the sum of the grant may reach CZK 400,000 at most. The support is provided from the state budget based on the principle *de minimis*, i.e. the sum of the whole public support provided to the applicant according to this principle must not in any three-year period exceed the equivalent in CZK of the limit of 200,000 euros.

2.4.3.1 Overview of applications and their acceptance in 2012

Applications	Number	Volume in thousands CZK
Submitted in total	103	339 752
out of which submitted in 2012	103	339 752
Processed in total	82	257 359
out of which processed in 2012	82	257 359
Unprocessed in total as of December 31, 2012	21	82 393

2.4.4 Support of repairs of leaden house distribution systems

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 recipient of the grant is the owner of the house with leaden water distribution. The grant is provided **solely for the whole house** with the maximum sum of **10,000 CZK per dwelling in the house**. The grant from the state budget is provided in accordance with the EC regulation based on the principle of *de minimis* (200,000 euros during three years per recipient).

2.4.4.1 Overview of applications and their acceptance in 2012

<u>Applications</u>	<u>Number</u>	<u>Volume in thousands CZK</u>
Submitted in total	32	3 250
out of which submitted in 2012	32	3 250
Processed in total	30	3 210
out of which processed in 2012	30	3 210
Unprocessed in total as of December 31, 2012	2	40

2.4.5 State support of mortgage loans for housing construction

The aim of the support is to improve the availability of long-term credits provided by commercial banks for construction of houses and dwellings and to improve availability of older own housing for people under 36 years of age.

As of December 31, 2012, there were 15,857 concluded contracts for 22,743 dwellings, amounting to CZK 31 billion. The average sum of a mortgage loan is CZK 1.37 million. Out of this number, natural persons concluded 14,993 contracts for 15,547 dwellings in a total of CZK 17.4 billion and an average loan sum of CZK 1.1 million.

A. The support of mortgage loans was launched in 1995 based on **governmental directives No. 244/1995 Coll. and 33/2004 Coll.**

The sum of the support for valid contracts oscillates between 1 and 4 percentage points depending on the average interest rate from the volume of credits that were provided to natural persons and are supported according to governmental directive No. 244/1995 Coll., as amended, and the interest rates of which agreed with the mortgage bank were changed last year. If this average interest rate drops below 7%, the sum of the grant equals zero. The new amount of percentage points of the support is always announced on February 1 of the corresponding calendar year.

Overview of the amount of the state support in individual years:

- 4 percentage points from October 1995 till January 31, 2001,
- 2 percentage points from February 1, 2001, till January 31, 2002,
- 1 percentage point from February 1, 2002, till January 31, 2003,
- and since February 1, 2003, there has been no support.

As of February 1, 2004, governmental directive No. 244/1995 Coll., which set conditions for provision of the state support of mortgage credits for housing construction, as amended, was cancelled by the government through directive No. 33/2004 Coll., which is why the applications for this type of support submitted after January 31, 2004, are no longer accepted.

Legal relations which came into existence according to governmental directive No. 244/1995 Coll., as amended, as well as rights and duties following from them, are governed by existing legal regulations.

- B.** Support for young people for older dwellings was first provided in 2002 based on **governmental directive No. 249/2002 Coll. as amended by directive No. 32/2004 Coll.**

Applicant (or spouse):

- has to be younger than 36 years of age when the application is submitted,
- must not own or co-own a dwelling, multi-dwelling buildings or family house, except a dwelling or a family house with one dwelling for whose purchase the grant is applied for.

Also, the dwelling or the family house with one dwelling:

- for whose purchase this grant is applied for, has to be at least two years old and has to be located in the Czech Republic,
- for whose purchase this grant was used, has to serve for permanent living of the applicant for the duration of its provision and it has to be in his/her exclusive ownership (or common ownership of spouses).

The applicant submits the written application for the grant to the mortgage bank which provides the mortgage credit and which is authorized by the ministry to accept applications and conclude contracts on the provision of support, no earlier than on the day of conclusion of the contract on the mortgage credit and no later than on the day it is drawn. It is impossible to provide support for credits that have already been drawn.

These applications are accepted and contracts on provision of contributions to mortgage loans are concluded in the following banks:

- Česká spořitelna, a. s.
- Hypoteční banka, a. s.
- Československá obchodní banka, a. s.
- GE Capital bank, a. s.
- Komerční banka, a. s.
- Raiffeisenbank, a. s.
- Wüstenrot hypoteční banka, a. s.
- UniCredit Bank, a. s.

The support is provided in the form of a grant for interests provided through individual contributions to payments of the mortgage loan. The amount of the grant oscillates between 1 and 4 percentage points depending on the average amount of interest rates with which the mortgage banks provided new credits with the state support in the previous year. If the average interest rate drops under 5%, the amount of support for newly-concluded contracts or for contracts recalculated in this period drops to zero.

The amount of the grant is always fixed for the duration of the interest rate agreed by the client and the mortgage bank in the contract on the loan for a period of five years at most. Once this period expires, the grant amount is redetermined. The grant is provided for the whole duration of payment of the mortgage credit, though not for longer than a period of ten years.

The grant is provided to a mortgage credit or its part which in case of a purchase of a dwelling does not exceed CZK 800,000, and in case of a family house with one dwelling does not exceed CZK 1.5 million. The part of the credit exceeding this limit will not be supported.

The calculation of the state support is made based on the ideal progress of repayment of the loan in the form of annuity payments. An annuity payment is calculated based on the interest rate of the bank valid as of the day when the final part of the credit is drawn. Then an annuity payment is calculated based on the interest rate of the bank reduced by the state support valid as of the day when the first part of the credit was drawn. The difference between these two, rounded up, is the amount of state support.

The new amount of percentage points of the support is always announced on February 1 of the corresponding calendar year.

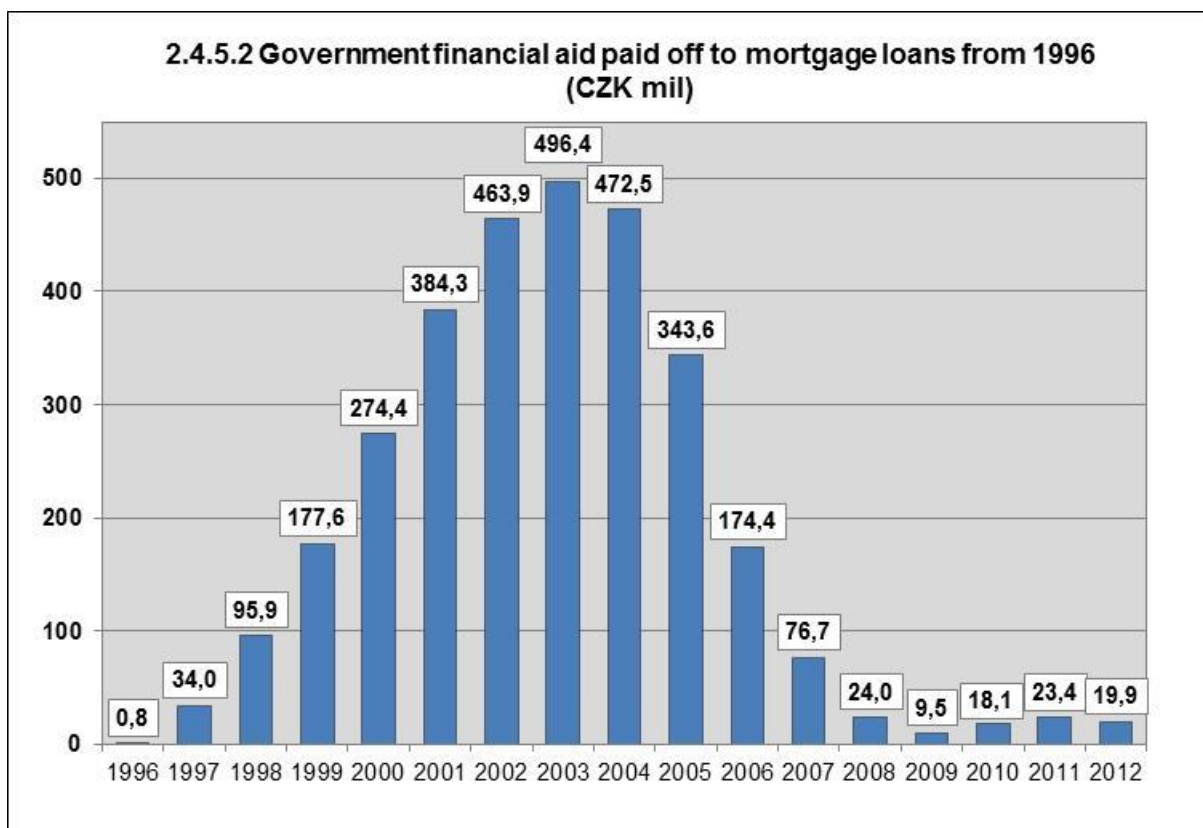
In case of contracts on the mortgage loan drawn for the first time in the following respective periods:

- 3 percentage points from September 1, 2002, till January 31, 2003,
- 2 percentage points from February 1, 2003, till January 31, 2004,
- 1 percentage point from February 1, 2004, till January 31, 2005,
- 0 percentage points from February 1, 2005, till January 31, 2006,
- 0 percentage points from February 1, 2006, till January 31, 2007,
- 0 percentage points from February 1, 2007, till January 31, 2008,
- 0 percentage points from February 1, 2008, till January 31, 2009,
- 1 percentage point from February 1, 2009, till January 31, 2010,
- 1 percentage point from February 1, 2010, till January 31, 2011,
- 0 percentage points from February 1, 2011, till January 31, 2012,
- 0 percentage points from February 1, 2012, till January 31, 2013,
- and 0 percentage points from February 1, 2013, till January 31, 2014.

Since the beginning of provision of the state support for mortgage loans, i.e. from 1996 till 2012, more than 50,000 dwellings were constructed, totaling almost CZK 3.1 billion in support.

2.4.5.1 Number of dwellings acquired with awarded government financial aid	
up to 31st December 1996	126
in the year 1997	2 031
in the year 1998	2 761
in the year 1999	3 053
in the year 2000	4 765
in the year 2001	7 149
in the year 2002	6 794
in the year 2003	7 703
in the year 2004	7 243
in the year 2005	2 890
in the year 2006	1 018
in the year 2007	344
in the year 2008	279
in the year 2009	1 258
in the year 2010	1 561
in the year 2011	781
in the year 2012	281
total up to 31. 12. 2012	50 037

Source: Ministry of Regional Development.



Source: Ministry of Regional Development.

2.5 FINANCING WITHIN AN INTEGRATED OPERATIONAL PROGRAM

The Ministry of Regional Development is implementing a thematic operational program called Integrated Operational Program for Program Period 2007-2013. As part of the program, the intervention area 5.2 Improvement of Environment in Problematic Housing Estates will contribute to improvement of quality of life in terms of **housing** and focuses on the revitalization and regeneration of the environment of problematic housing estates. The support focuses on complex revitalization or regeneration of environment of potentially problematic housing estates in cities that could result in social exclusion in case of a bigger concentration of socially disadvantaged families. The aim of the intervention is to transform them into attractive units and to universally improve their living conditions. An allocation of CZK 5.34 billion was assigned for this intervention area.

Within this intervention, projects for the revitalization of public space (with cities as recipients) and the regeneration of multi-dwelling buildings (with owners of particular reconstructed multi-dwelling buildings as recipients of grants) are implemented.

The program is not implemented in the whole country but only at selected housing estates in cities with populations exceeding 20,000, and for which the city has an approved integrated city development plan. Currently, there are 41 approved plans in which the given types of projects are implemented.

Given the prerequisite of the approved plan, the beginning of the implementation had been delayed and first projects were paid for as late as in 2010.

2.5.1 Overview of finished and paid projects as of December 31, 2012

Intervention area 5.2 Improvement of environment in problematic housing estates

	2010	2011	2012	Total for the implementation period (2010-2012)
volume of paid finances in millions CZK	465.211	582.281	1 340.331	2 387.823
number of projects	166	324	272	762
number of regenerated dwellings	9 564	16 428	9 092	35 084
revitalized area/m ²	357 116	734 857	1 072 309	2 164 282

Source: Ministry of Regional Development.

2.6 SUPPORT OF THE STATE HOUSING DEVELOPMENT FUND

2.6.1 Panel Program/New Panel

From July 25, 2001, till December 31, 2011, The program provided support for reconstructions, modernizations and thermal insulation of multi-dwelling buildings (Panel Program/New Panel) focused on helping owners of multi-dwelling buildings and dwellings finance complex repairs and modernizations of multi-dwelling buildings. Administration of this program was entrusted to Českomoravská záruční a rozvojová banka, a.s., by the State Housing Development Fund.

The program was implemented in accordance with governmental directive No. 299/2001 Coll., as amended, and it contained three tools of support:

- state grant for interest (2.6.1.1),
- bank guarantee for payment of the credit (2.6.1.2),
- and professional technical help and consulting.

Support in the form of the grant for interest was provided in a sum equaling the difference between credit payments corresponding to the reduced credit interest by at most 4 percentage points. Payment of the support is implemented by Českomoravská záruční a rozvojová banka, a.s. on behalf of the Fund.

2.6.1.1 Grant for interest in the period of 2001-2012 as part of the Panel Program/New Panel

Year	Grant			
	number	sum in thousands CZK	supported credit in thousands CZK	number of repaired dwellings
2001	18	34 904	119 707	1 600
2002	40	251 933	778 259	4 537
2003	145	429 155	1 377 663	5 684
2004	163	363 418	1 187 118	8 866
2005	197	221 719	876 797	9 032
2006	1 050	1 599 995	5 591 400	45 073
2007	2 566	4 299 981	12 506 976	100 140
2008	2 024	1 999 974	11 422 881	76 570
2009	2 203	2 653 385	13 064 550	82 403
2010	953	999 960	3 736 952	36 568
2011	795	998 807	3 934 754	29 644
2012 [1]	x	x	x	x
Total	10 154	13 853 231	54 597 057	400 207

[1] In 2011 the program was terminated and as of 2013, has been fully replaced by a revolving form of grant provision, i.e. Panel 2013+ program, according to governmental directive No. 468/2012 Coll. (low-interest long-term credits for repairs and modernizations of multi-dwelling buildings).

Source: State Housing Development Fund.

The PANEL program continues in the form of the new PANEL 2013+ program approved on December 5, 2012, by governmental directive No. 468/2012 Coll. The directive came into effect on January 11, 2013, when a program for provision of credits directly from the finances of the State Housing Development Fund was launched.

Another tool of the Panel/New Panel program was support in the form of a bank guarantee for a credit provided by Českomoravská záruční a rozvojová banka, a.s., on its behalf. This form of support was intended for credit applicants with insufficient finances to secure it. The bank guarantee was provided for up to 80% of the unpaid principal sum of the credit provided by the credit-granting bank or building and loan association. Provision of guarantees supported by the State Housing Development Fund was terminated as of July 16, 2012.

2.6.1.2 Overview of provided guarantees for credits for repairs provided in 2001-2012 as part of the Panel/New Panel program

Year	Guarantees		
	number	bank guarantee (thousands CZK)	number of repaired dwellings
2001	3	22 261	352
2002	41	339 672	2 691
2003	96	484 255	4 932
2004	118	601 846	6 300
2005	257	893 303	10 433
2006	302	1 254 473	13 378
2007	328	1 281 355	13 024
2008	200	984 766	7 316
2009	188	952 172	6 667
2010	351	1 758 966	12 328
2011	258	1 149 911	7 914
2012	39	105 255	1 112
Total	2 181	9 828 235	86 447

Source: State Housing Development Fund.

2.6.2 Credits provided to municipalities for repairs and modernizations of their dwelling stock

Implementation of this program is secured based on governmental directive No. 396/2001 Coll., as amended, on the use of finances from the State Housing Development Fund for repairs and modernizations of dwellings, which came into effect on November 9, 2001. Municipalities may apply for low-interest (3%) credits with a maximum period of repayment of 10 years. The finances provided in the form of the credit may be used by individual municipalities to cover the costs spent on repairs and modernizations of their dwellings stock, while at least 20% of the sums have to be provided for the same purpose and under the same conditions to other owners of the dwelling stock in the territory of the given municipality (this limit does not have to be kept as long as other natural persons or legal entities have been informed in the usual way about the option to receive the finances from the credit fund, but expressed no interest).

2.6.2.1 Credits for municipalities for repairs and modernizations of the dwelling stock – governmental directive No. 396/2001 Coll. in 2012

	Number	Volume of finances in thousands CZK
Applications submitted	3	3 600
Contracts concluded	3	3 600

Source: State Housing Development Fund.

2.6.2.2 Credits for municipalities – contracts concluded in individual years

Year	Number of contracts concluded	Volume of finances of concluded contracts in thousands CZK
2001	1	8 000
2002	73	333 395
2003	31	78 475
2004	24	117 350
2005	14	53 600
2006	11	35 717
2007	15	88 206
2010	14	64 240
2011	8	17 800
2012	3	3 600
Total	194	800 383

Source: State Housing Development Fund.

2.6.2.3 Credits for municipalities from November 9, 2001, till December 31, 2012

	YEAR 2001-2011		YEAR 2012		TOTAL	
	Number	Volume of finances in thousands CZK	Number	Volume of finances in thousands CZK	Number	Volume of finances in thousands CZK
Applications submitted	222	1 054 443	3	3 600	225	1 058 043
Contracts concluded	191	796 783	3	3 600	194	800 383
Change of terms and conditions	69	95 119	7	22 434	76	117 553
Current status – contracts after applied changes	191	701 664	3	-18 834	194	682 830
Refused credit applications	7	30 960	0	0	7	30 960
Municipalities withdrawing from their applications	24	226 700	0	0	24	226 700
Semi-finished applications	0	0	0	0	0	0

Source: State Housing Development Fund.

2.6.3 Programs for young people

2.6.3.1 Status as of December 31, 2012

Program	"150"	"200"	"300"	Total
Duration of the program	1. 3. 2006 - 31. 12. 2007	1. 4. 2002 - 31. 12. 2007	1. 12. 2004 - 31. 12. 2011	
Number of contracts concluded	12 701	1 408	24 256	38 365
Value of concluded contracts in millions CZK	1 847,4	276,5	7 144,8	9 268,7
Number of terminated contracts	1 365	668	2 114	4 147
Number of active contracts	11 336	740	22 142	34 218

Note:

"150" – credits for repairs and modernizations of existing dwellings according to governmental directive No. 28/2006 Coll.

"200" – credits for acquisition of housing for young people (and individuals) according to governmental directive No 97/2002 Coll.

"300" – credits for acquisition of housing for young families (both spouses and single parents) according to governmental directive No. 616/2004 Coll.

These programs are among the revolving tools the State Housing Development Fund would like to permanently support in the following years. **With respect to the limited finances** that had to be primarily used to initiate the programs in accordance with the Housing Concept, **it was not possible to continue providing these supports in 2012.** The State Housing Development Fund **deposits around 100 million CZK into the "300" program yearly** in the grant part in the form of reducing the principal sum of the credit for the recipient for each born or adopted child for the duration of repayment.

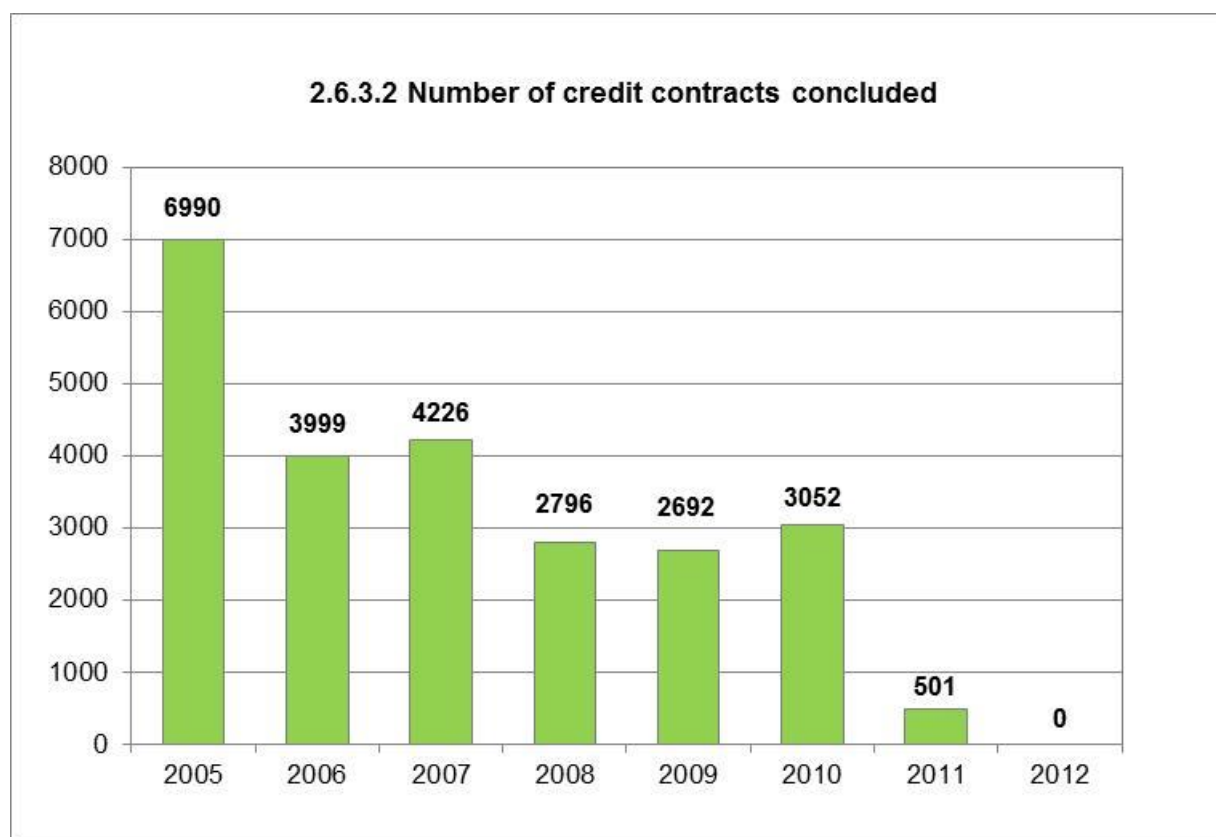
Administration of the program includes everyday regular activities related to administering and checking 34,000 contracts with natural persons. As of December 31, 2012, in the "300" program credits with a value of 3 million CZK remained unpaid to the recipients (the finances will be provided based on applications for credits delivered to the State Housing Development Fund during 2013).

Source: State Housing Development Fund.

Credit "300"

This program intended for young families (younger than 36 years) for construction and purchase of property or for acquisition of co-operative dwellings was provided in the form of a credit up to 300,000 CZK with a maturity of 20 years.

This credit based on governmental directive **No. 616/2004 Coll.** was applied for by 35,488 applicants. The conditions determined by this directive of the government were met by 24,256 applicants in total, with whom credit contracts were concluded. Failure to meet the conditions was observed in the case of 3,342 applicants, while another 7,880 applicants were not able to provide required documents, making it impossible to conclude credit contracts with them.



Source: State Housing Development Fund.

2.6.4 Support of construction of rental housing in the form of guarantees

Implementation of the program for provision of guarantees for payment of credits intended for construction of rental housing is secured based on **governmental directive No. 370/2004 Coll.**, as amended. As part of this program, the State Housing Development Fund provides guarantees for payment of investment credits intended for construction of rental housing or for changes of already existing rental housing. It is advantageous thanks to its maturity limit of 40 years. For the duration of the guarantee, but at least for 10 years, the investor must not allow any other use of the housing other than rental housing, and also must not transfer the proprietary rights to anybody else.

The applicant and recipient of the support in the form of a guarantee may be a municipality, housing co-operative, legal entity or a natural person. The State Housing Development Fund guarantees 70% of the unpaid principal sum of the credit to the bank providing the credit, while the remaining risk is left to be covered by the bank.

In the case of new constructions, the guaranteed part of the principal sum must not exceed 1.5 million CZK per dwelling, or 1.8 million CZK in case construction of technical infrastructure is also part of the project. In cases when rental housing is established by a modification of an already existing older building, the guaranteed part of the principal sum must not exceed 300,000 CZK. For the duration of the guarantee, but at least for a period of 10 years, the investor must not allow any use of the housing other than for rental housing and must not transfer the proprietary right to anybody else without approval of the Fund.

The program 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.

2.6.4.1 Overview of provided guarantees as of December 31, 2012

	Number	Sum of the credit in thousands CZK	Sum of the guarantee provided in thousands CZK	Number of dwellings
Applications submitted	13	1 275	892	1 509
Withdrawal from application	8	726	508	533
Contracts concluded	5	548	384	976
Contracts terminated	1	12	9	12

Source: State Housing Development Fund.

2.6.5 Construction of rental housing in the form of credit support

The subject of the program based on governmental directive No. 284/2011 Coll. is the provision of low-interest credits for construction of rental housing and rental multi-dwelling buildings.

A new dwelling or multi-dwelling building may be a new building or a modified building; this is how a dwelling to rent is created from premises intended for purposes other than housing.

There are two groups of users (tenants) in the program:

- specified persons (senior citizens, socially handicapped or disabled persons),
- and other persons.

For the group of specified persons, there is an interest rate of the credit from 2% p.a. fixed for the whole duration of payment of the credit, i.e. up to 30 years. For the group of other persons, the interest rate starts at 3.5% p.a. and is fixed for 5 years, at most.

No credit contracts have been signed yet, even though by the end of 2012 the total of 14 applications was accepted, with the total volume of investments equaling 841.8 million CZK and with a required amount of the credit of 584.7 million CZK. Implementing these plans would create 592 dwellings in total, out of which 392 dwellings would be intended for the group of specified persons.

The committee recommended only one project for provision of credit in the value of 43.3 million CZK, and the credit contract is expected to be signed in the first quarter of 2013.

The other applicants were asked to provide additional information to complete the applications so that they could be evaluated.

2.6.6 Measures for support of removal of consequences of floods in residential areas

The Fund enables implementation of the aid to remove consequences of floods in the form of provision of credits to natural persons for acquisition of new housing and to municipalities and natural persons to remove consequences of floods in the form of repairing existing buildings.

In 2012, no major damage by floods was incurred.

Credits:

1. for municipalities for repairs and modernization of their dwelling stock damaged by floods according to governmental directive **No. 396/2001 Coll.**,
2. for natural persons for repairs of dwellings and family houses after floods according to governmental directive **No. 396/2002 Coll.**,
3. according to governmental directive **No. 28/2006 Coll.**

1. Municipalities may apply for a credit with a 1% yearly interest rate and maturity of 10 years. However, they are then obligated to provide at least 20% of the borrowed finances to other owners of the dwelling stock located in their territories, which was damaged by floods.

In 2012, no credit contracts were concluded with municipalities.

2.6.6.1 Status of the Municipalities and Floods program as of December 31, 2012

Duration of the program	21. 8. 2002 - 31. 12. 2012
Number of contracts concluded	24
Value of concluded contracts in millions CZK	550.423
Number of terminated contracts	17
Number of active contracts	7

Source: State Housing Development Fund.

2. Natural persons as owners of family houses or dwellings that are to be removed as a consequence of floods based on a legally effective decision, or that were destroyed in relation to the flood, or possibly removed in relation to rescue operations, may apply for a credit in value of up to **850,000 CZK** with a 2% yearly interest rate and maturity of 20 years at most.

This low-interest credit may be used for construction or purchase of a family house or own dwelling of the applicant, for a modification of a construction, which results in a new, separate dwelling or modifications of non-residential premises, extension or loft conversion, which result in a new housing unit. It is provided based on a credit contract concluded by the applicant (natural person) and the State Housing Development Fund once the conditions following from governmental directive No. 396/2002 Coll., as amended, are met and reliability and solvency of the client are evaluated, i.e. his/her abilities to meet his/her obligations following from the credit contract. This obligation is secured by a pledge contract for the property.

In 2012, no credit contracts for aid after floods were concluded.

2.6.6.2 Status of the "850" program as of December 31, 2012

Duration of the program	21. 8. 2002 - 31. 12. 2012
Number of contracts concluded	184
Value of concluded contracts in millions CZK	142.198
Number of terminated contracts	37
Number of active contracts	147

Source: State Housing Development Fund.

3. The credit may be used solely to cover the costs related to repairs of dwellings and family houses affected by floods. It is provided up to **150,000 CZK** and with 2% interest p.a. for the whole maturity, i.e. for 10 years. It is provided based on a credit contract concluded by the applicant (natural person) and the State Housing Development Fund once the conditions following from governmental directive No. 28/2006 Coll. are met and the reliability and solvency of the client are evaluated, i.e. his/her abilities to meet his/her obligations following from the credit contract. The obligation is secured by usual tools, most frequently by a guarantee contract or distraint record, or by a combination of both.

In 2012, no credit contracts for aid after floods were concluded.

2.6.6.3 Status of the "150" program as of December 31, 2012

Duration of the program	5. 4. 2006 - 31. 12. 2012
Number of contracts concluded	48
Value of concluded contracts in millions CZK	7.080
Number of terminated contracts	4
Number of active contracts	44

Source: State Housing Development Fund.

2.7 SUPPORT OF THE MINISTRY OF LABOUR AND SOCIAL AFFAIRS

2.7.1 Number of paid housing allowances assigned for September 2012 based on the number of members of households, age of recipients [1], and population of municipality

households inhabiting rental housing

	Number of allowances to households of tenants with following number of members										Number of allowances to households of tenants of minimum age		Number of allowances to households of tenants in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age				
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	2 242	5 728	55	6 121	0	5 352	0	2 903	0	2 058	2 297	22 162	24 459
10 000 - 49 999 inhab.	2 716	5 710	129	5 793	0	4 633	0	2 383	0	1 685	2 845	20 204	23 049
50 000 - 99 999 inhab.	3 763	4 544	408	4 191	0	3 028	0	1 641	0	1 145	4 171	14 549	18 720
100 000 inhab. and more	3 750	4 428	300	4 231	0	3 066	0	1 737	0	1 028	4 050	14 490	18 540
Prague	6 823	3 007	768	2 541	2	1 600	0	790	0	306	7 593	8 244	15 837
Total	19 294	23 417	1 660	22 877	2	17 679	0	9 454	0	6 222	20 956	79 649	100 605

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.2 Number of paid housing allowances assigned for September 2012 based on the number of members of households, age of recipients [1], and population of municipality

households inhabiting co-operative housing

	Number of allowances to households of members of co-operative with following number of members										Number of allowances to households of members of co-operative of minimum age		Number of allowances to households of members of co-operative in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age				
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	116	607	3	594	0	548	0	284	0	89	119	2 122	2 241
10 000 - 49 999 inhab.	300	1 279	5	1 206	0	1 004	0	496	0	151	305	4 136	4 441
50 000 - 99 999 inhab.	216	961	10	925	0	728	0	296	0	92	226	3 002	3 228
100 000 inhab. and more	287	751	10	671	0	452	0	248	0	61	297	2 183	2 480
Prague	74	200	1	174	0	136	0	59	0	7	75	576	651
Total	993	3 798	29	3 570	0	2 868	0	1 383	0	400	1 022	12 019	13 041

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.3 Number of paid housing allowances assigned for September 2012 based on the number of members of households, age of recipients [1], and population of municipality

households inhabiting own housing (dwellings in their own houses)

	Number of allowances to households of owners with following number of members										Number of allowances to households of owners of minimum age		Number of allowances to households of owners in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age				
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	1 265	5 003	69	4 703	2	4 986	0	4 755	0	2 526	1 336	21 973	23 309
10 000 - 49 999 inhab.	711	2 759	20	2 861	0	2 593	0	1 464	0	581	731	10 258	10 989
50 000 - 99 999 inhab.	391	1 429	11	1 448	0	1 096	0	597	0	180	402	4 750	5 152
100 000 inhab. and more	386	1 047	14	962	0	691	0	355	0	136	400	3 191	3 591
Prague	171	402	9	329	0	220	0	122	0	36	180	1 109	1 289
Total	2 924	10 640	123	10 303	2	9 586	0	7 293	0	3 459	3 049	41 281	44 330

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.4 Number of paid housing allowances assigned in September 2012 based on the legal reason of use of the dwelling, age of recipients [1], and population of the municipality

	Number of allowances to households						Number of allowances to households of tenants of minimum age		Number of allowances to other households	Number of allowances to households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age					
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65		
Till 9 999 inhabitants	2 297	22 162	119	2 122	1 336	21 973	3 752	46 257	60	50 069
10 000 - 49 999 inhab.	2 845	20 204	305	4 136	731	10 258	3 881	34 598	69	38 548
50 000 - 99 999 inhab.	4 171	14 549	226	3 002	402	4 750	4 799	22 301	65	27 165
100 000 inhab. and more	4 050	14 490	297	2 183	400	3 191	4 747	19 864	37	24 648
Prague	7 593	8 244	75	576	180	1 109	7 848	9 929	16	17 793
Total	20 956	79 649	1 022	12 019	3 049	41 281	25 027	132 949	247	158 223

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.5 Number of paid housing allowances assigned for September 2012 to one-member households based on the legal reason for the use of dwelling, age of recipients, and population of the municipality

	Number of allowances to one-member households						Number of allowances for one-member households with a person of age		Number of allowances to one-member households in total
	tenants of age		members of co-operative of age		owners of age		65+ years	younger than 65	
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	2 242	5 728	116	607	1 265	5 003	3 623	11 338	14 961
10 000 - 49 999 inhab.	2 716	5 710	300	1 279	711	2 759	3 727	9 748	13 475
50 000 - 99 999 inhab.	3 763	4 544	216	961	391	1 429	4 370	6 934	11 304
100 000 inhab. and more	3 750	4 428	287	751	386	1 047	4 423	6 226	10 649
Prague	6 823	3 007	74	200	171	402	7 068	3 609	10 677
Total	19 294	23 417	993	3 798	2 924	10 640	23 211	37 855	61 066

Source: Ministry of Labour and Social Affairs.

2.7.6 Number of paid housing allowances assigned for September 2012 to two-member households based on the legal reason for the use of dwelling, age of recipients [1], and population of the municipality

	Number of allowances to two-member households						Number of allowances for two-member households with a person of minimum age		Number of allowances to two-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	55	6 121	3	594	69	4 703	127	11 418	11 545
10 000 - 49 999 inhab.	129	5 793	5	1 206	20	2 861	154	9 860	10 014
50 000 - 99 999 inhab.	408	4 191	10	925	11	1 448	429	6 564	6 993
100 000 inhab. and more	300	4 231	10	671	14	962	324	5 864	6 188
Prague	768	2 541	1	174	9	329	778	3 044	3 822
Total	1 660	22 877	29	3 570	123	10 303	1 812	36 750	38 562

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.7 Number of paid housing allowances assigned for September 2012 to three-member households based on the legal reason for the use of dwelling, age of recipients [1], and population of the municipality

	Number of allowances to three-member households						Number of allowances for three-member households with a person of minimum age		Number of allowances to three-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	0	5 352	0	548	2	4 986	2	10 886	10 888
10 000 - 49 999 inhab.	0	4 633	0	1 004	0	2 593	0	8 230	8 230
50 000 - 99 999 inhab.	0	3 028	0	728	0	1 096	0	4 852	4 852
100 000 inhab. and more	0	3 066	0	452	0	691	0	4 209	4 209
Prague	2	1 600	0	136	0	220	2	1 956	1 958
Total	2	17 679	0	2 868	2	9 586	4	30 133	30 137

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.8 Number of paid housing allowances assigned for September 2012 to four-member households based on the legal reason for the use of dwelling, age of recipients [1], and population of the municipality

	Number of allowances to four-member households						Number of allowances for four-member households with a person of minimum age		Number of allowances to four-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age				
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	0	2 903	0	284	0	4 755	0	7 942	7 942
10 000 - 49 999 inhab.	0	2 383	0	496	0	1 464	0	4 343	4 343
50 000 - 99 999 inhab.	0	1 641	0	296	0	597	0	2 534	2 534
100 000 inhab. and more	0	1 737	0	248	0	355	0	2 340	2 340
Prague	0	790	0	59	0	122	0	971	971
Total	0	9 454	0	1 383	0	7 293	0	18 130	18 130

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.9 Number of paid Number of paid housing allowances assigned for September 2012 to five-member and more-member households based on the legal reason for the use of dwelling, age of recipients [1], and population of the municipality

	Number of allowances to five-member and more-member households						Number of allowances for five-member and more-member households with a person of minimum age		Number of allowances to five-member and more-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age				
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	0	2 058	0	89	0	2 526	0	4 673	4 673
10 000 - 49 999 inhab.	0	1 685	0	151	0	581	0	2 417	2 417
50 000 - 99 999 inhab.	0	1 145	0	92	0	180	0	1 417	1 417
100 000 inhab. and more	0	1 028	0	61	0	136	0	1 225	1 225
Prague	0	306	0	7	0	36	0	349	349
Total	0	6 222	0	400	0	3 459	0	10 081	10 081

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.10 Number of paid housing allowances assigned for September 2012 based on the number of members of households, age of recipients [1], and population of municipality

	Number of allowances to households with following number of members										Number of allowances to households of minimum age		Number of allowances to other households	Number of allowances to households in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age					
Population of municipality	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65		
Till 9 999 inhabitants	3 623	11 338	127	11 418	2	10 886	0	7 942	0	4 673	3 752	46 257	60	50 069
10 000 - 49 999 inhab.	3 727	9 748	154	9 860	0	8 230	0	4 343	0	2 417	3 881	34 598	69	38 548
50 000 - 99 999 inhab.	4 370	6 934	429	6 564	0	4 852	0	2 534	0	1 417	4 799	22 301	65	27 165
100 000 inhab. and more	4 423	6 226	324	5 864	0	4 209	0	2 340	0	1 225	4 747	19 864	37	24 648
Prague	7 068	3 609	778	3 044	2	1 956	0	971	0	349	7 848	9 929	16	17 793
Total	23 211	37 855	1 812	36 750	4	30 133	0	18 130	0	10 081	25 027	132 949	247	158 223

[1] The age of recipients is evaluated based on the minimum age of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.11 Housing allowance (number of paid benefits and their average sum)

		Year 2011	Year 2012 [1]	Year-on-year index in %
Number of paid housing allowances per year	in thousands	1 688.4	1 936.8	114.7
Average number of housing allowances per month (number/month)	in thousands	140.7	161.4	114.7
Total finances used for housing allowances	in millions CZK	4 640.5	5 743.5	123.8
Average monthly housing allowance	in CZK/month	2 748	2 965	107.9

[1] 2012 – provisional data.

Source: Ministry of Labour and Social Affairs (January 2013).

2.7.12 Supplement for housing – assistance in material need (expenses, number of benefits and their average sum in territorial zones)

Region	Expenses (in million CZK)		Year-on-year index in %	Average monthly number of paid benefits	Average sum of benefit (in CZK)
	1 st to 3 rd quarter 2011	1 st to 3 rd quarter 2012		1 st to 3 rd quarter 2012	1 st to 3 rd quarter 2012
Capital Prague	36.6	64.7	176.8	1 741	4 129
Central Bohemia	57.0	103.5	181.6	2 657	4 328
Southern Bohemia	24.3	49.6	204.1	1 636	3 369
Plzeň	27.0	50.2	185.9	1 348	4 138
Karlovy Vary	21.0	41.2	196.2	1 471	3 112
Ústí nad Labem	105.1	176.9	168.3	6 225	3 158
Liberec	24.2	50.2	207.4	1 700	3 281
Hradec Králové	21.0	37.7	179.5	1 425	2 940
Pardubice	15.9	27.7	174.2	1 024	3 006
Vysočina	16.2	28.1	173.5	972	3 212
Southern Moravia	48.1	90.0	187.1	3 091	3 235
Olomouc Region	36.9	96.3	261.0	3 232	3 311
Moravian and Silesian	166.7	296.5	177.9	9 707	3 394
Zlín	20.7	45.2	218.4	1 776	2 828
Total	620.7	1 157.8	186.5	38 003	3 385

Source: Ministry of Labour and Social Affair (February 2013).

2.7.13 Volume of paid finances for housing allowance and supplement for housing

	Year 2007	Year 2008	Year 2009	Year 2010	Year 2011	Year 2012 [1]	Index 2012/2007
Housing allowance							
costs (in millions CZK)	1 564.8	1 619.2	2 280.0	3 521.0	4 640.5	5 743.5	367.0
average monthly number of paid benefits in thousands	115.0	85.8	94.2	119.5	140.7	161.4	140.3
Supplement for housing							
costs (in millions CZK)	523.5	472.6	511.6	686.1	850.2	1 673.3	319.6
average monthly number of paid benefits in thousands	25.2	20.8	19.5	23.2	26.1	39.7	157.5

[1] 2012 - provisional data.

Source: Ministry of Labour and Social Affair (February 2013).

2.7.14 Housing allowances and supplements for housing from January till September 2012 (including year-on-year indices)

	Housing allowance			Supplement for housing			Both benefits paid in total in millions CZK
	Average monthly housing allowance in CZK/month	Average number of paid benefits in thousands/month	Expenses (in millions CZK)	Average monthly supplement for housing in CZK/month	Average number of paid benefits per month	Expenses (in millions CZK)	
1 st to 3 rd quarter 2011	2 730	138.9	3 413.0	2 685	25 685	620.7	4 033.7
1st to 3rd quarter 2012	x	x	4 236.5	3 385	38 003	1 157.8	5 394.3
Year-on-year index in %	x	x	124.1	126.1	148.0	186.5	133.7

Source: Ministry of Labour and Social Affair (February 2013).

2.8 SUPPORT OF THE MINISTRY OF FINANCE – BUILDING SOCIETY PROGRAM

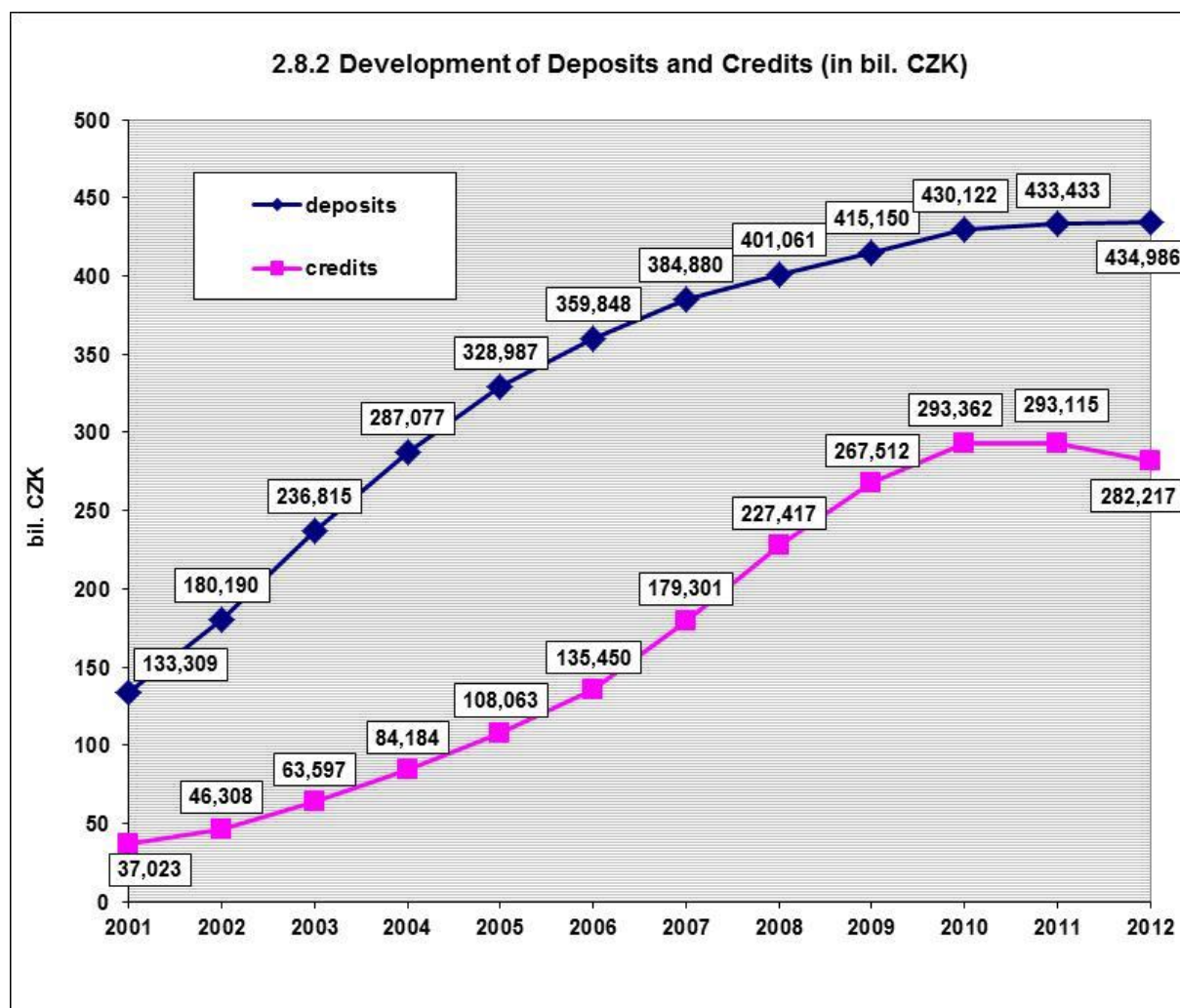
2.8.1 Development of contractual savings between 2001-2012

		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Newly signed contracts in given period	Number	1 373 258	1 293 890	2 097 338	314 650	430 233	516 385	579 730	705 463	575 292	532 765	410 461	433 093
	Increase (%)	23.1	-5.8	62.1	-85.0	36.7	20.0	41345,0	41476,0	-18.5	-7.4	-23.0	41399,0
Average target amount of newly signed contracts - physical persons	Volume (in ths. CZK)	136.9	146.7	200.5	222.8	227.9	235.8	284.9	302.8	308.7	300.5	346.2	366.1
	Increase (%)	-1.8	7.2	36.7	11.1	2.3	3.5	20.8	6.3	2.0	-2.7	41320,0	41460,0
Total number of valid contracts [1]	Number	4 196 408	4 870 620	6 300 831	5 899 300	5 573 874	5 297 522	5 132 595	5 070 510	4 926 183	4 845 319	4 550 468	4 316 999
	Increase (%)	22.5	16.1	29.4	-6.4	-5.5	-5.0	-3.1	-1.2	-2.8	-1.6	-6.1	-5.1
Amount of recognized state support	Volume (in bil. CZK)	9.313	11.059	13.261	15.337	16.086	15.772	14.976	14.220	13.262	11.743	10.729	5.290
	Increase (%)	20.7	18.7	19.9	15.7	4.9	-2.0	-5.0	-5.0	-6.7	-11.5	-8.6	-50.7
Average amount of state support recognized per one contract in given year	Volume (in CZK)	2 956	3 138	3 159	3 256	3 242	3 173	3 090	2 927	2 776	2 631	1 324	.
	Increase (%)	2.9	6.2	0.7	3.1	-0.4	-2.1	-2.6	-5.3	-5.2	-5	-49.7	.
Total amount of deposits [1]	Volume (in bil. CZK)	133.309	180.190	236.815	287.077	328.987	359.848	384.880	401.061	415.150	430.122	433.433	434.986
	Increase (%)	20.8	35.2	31.4	21.2	14.6	41373,0	7.0	41309,0	41397,0	41428,0	0.8	0.4
Credits in total [1]	Number	465 824	568 920	685 740	786 483	857 875	900 653	942 944	971 176	988 353	993 357	956 659	894 358
<i>of which: contractual savings</i>		346 145	420 929	488 850	549 698	582 867	587 501	580 352	569 870	565 485	564 633	552 999	521 312
<i>intercredits [2]</i>		119 679	147 991	196 890	236 785	275 008	313 152	362 592	401 306	422 868	428 724	403 660	373 046
	Increase (%)	24.7	22.1	20.5	14.7	9.1	5.0	41459,0	3.0	41487,0	0.5	-3.7	-6.5
Credits in total [1]	Volume (in bil. CZK)	37.023	46.308	63.597	84.184	108.063	135.450	179.301	227.417	267.512	293.362	293.115	282.217
<i>of which: contractual savings</i>		18.522	21.916	25.099	28.735	31.751	35.073	38.912	42.875	48.899	53.069	55.780	55.709
<i>intercredits [2]</i>		18.501	24.392	38.498	55.449	76.312	100.377	140.389	184.542	218.613	240.294	237.335	226.508
	Increase (%)	19.4	25.1	37.3	32.4	28.4	25.3	32.4	26.8	17.6	9.7	-0.1	-3.7
Credits in total / Total amount of deposits	Ratio (%)	27.8	25.7	26.9	29.3	32.8	37.6	46.6	56.7	64.4	68.2	67.6	64.9

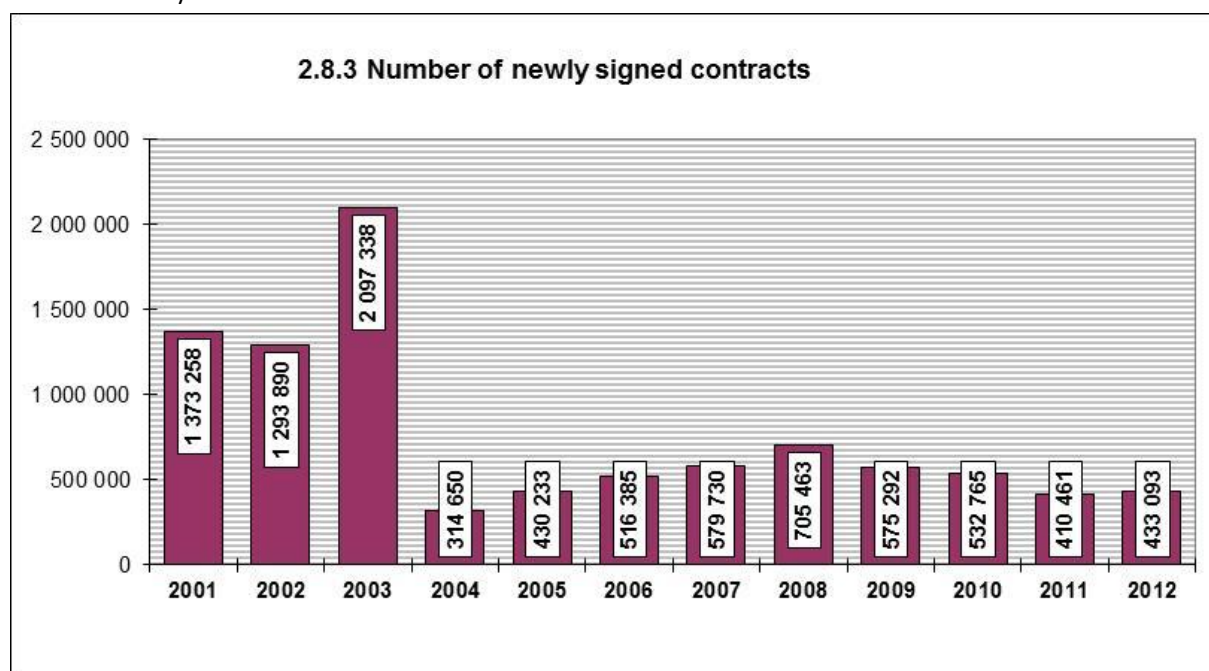
[1] As at period-end.

[2] Credits according § 5 article 5 Act No. 96/1993 Coll., about contractual savings and state support, in wording of later Acts.

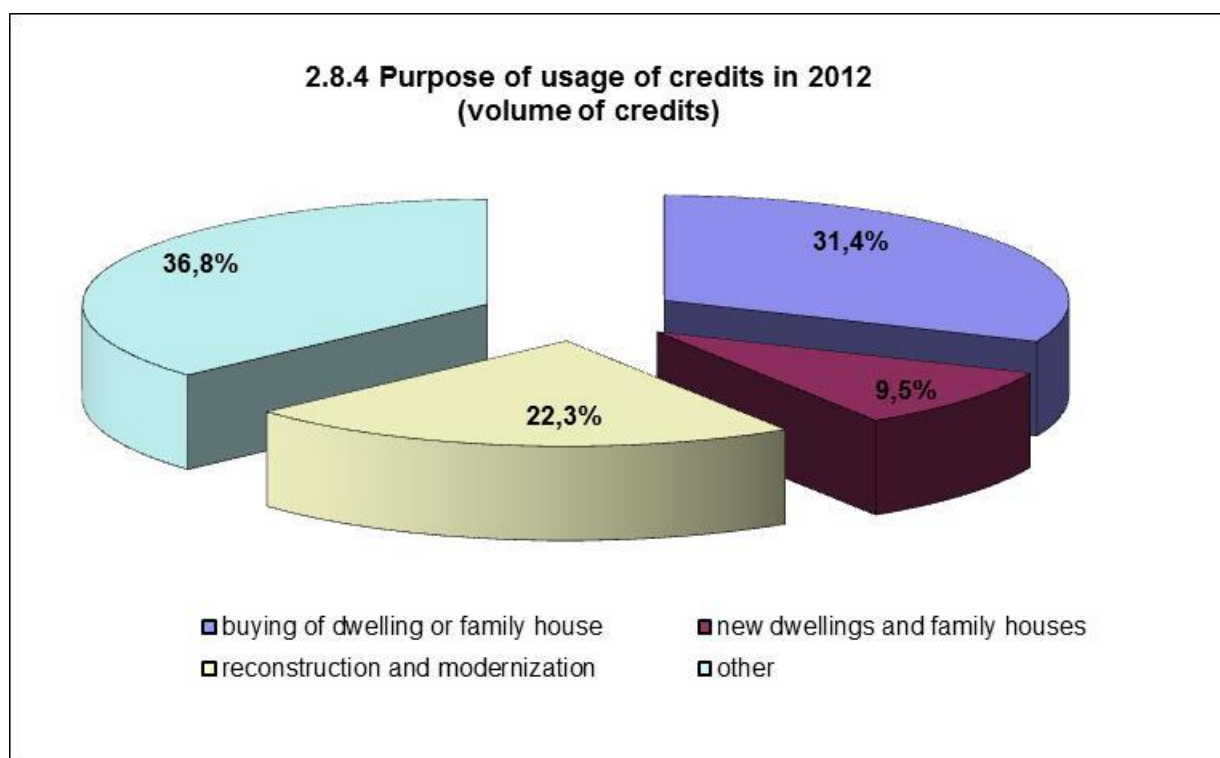
Source: Ministry of Finance.



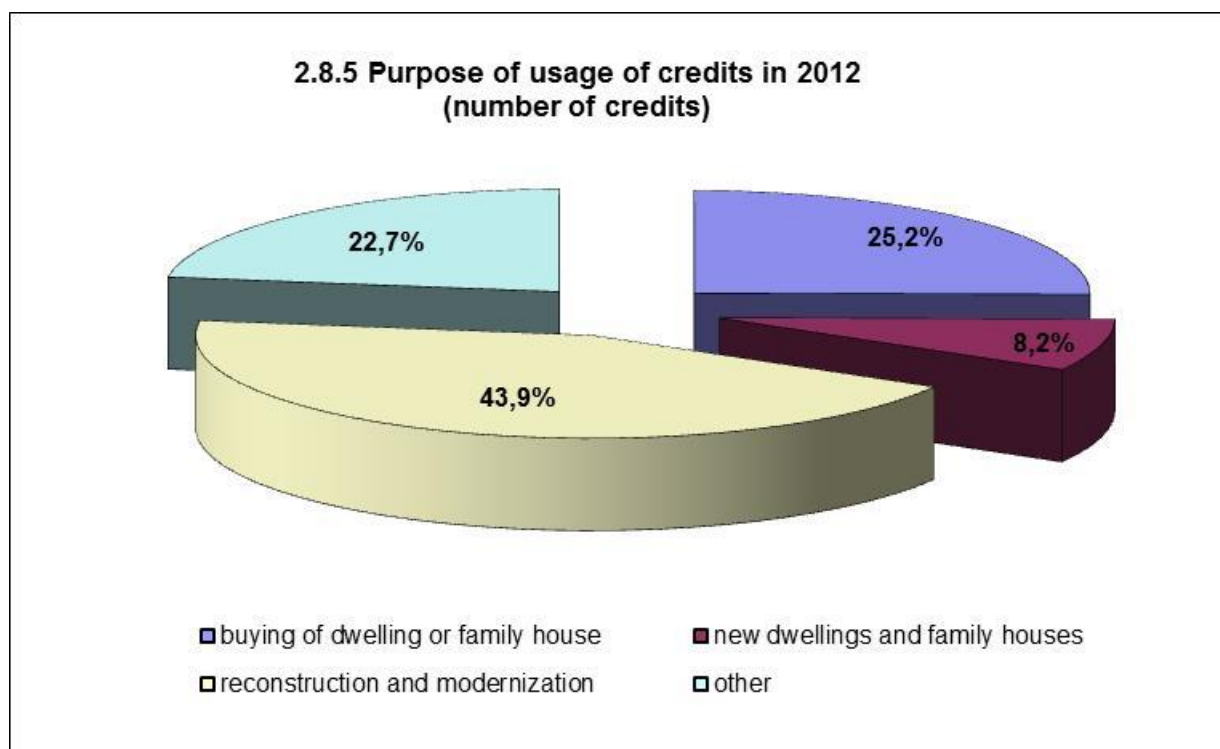
Source: Ministry of Finance.



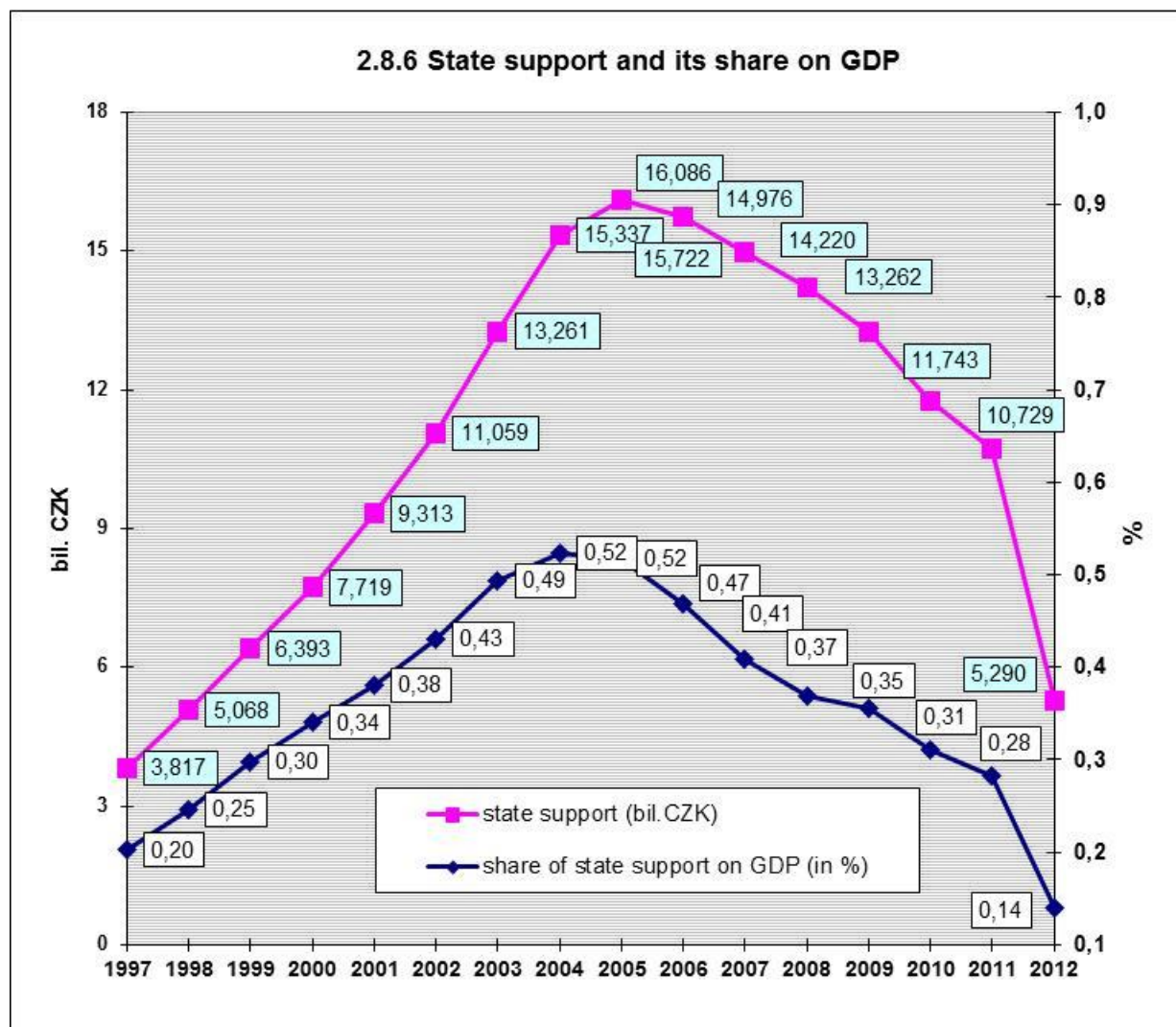
Source: Ministry of Finance.



Source: Association of Czech Building Savings Banks.



Source: Association of Czech Building Savings Banks.



Source: Ministry of Finance, Czech Statistical Office, calculations of Ministry of Regional Development.

Chapter 3

HOUSING – HOUSING AND DWELLING STOCK ACCORDING TO SO-CALLED FINAL RESULTS OF 2011 CENSUS

RESULTS OF 2011 CENSUS

Results of the 2011 census were processed by the Czech Statistical Office. The census fulfilled the duty of the Czech Republic to provide acquired data in the specified scope, methodical specification, and required form [Czech Statistical Office 2013a] assigned by following the regulation of the European Parliament and of the Council of the European Union: "In particular, there is a need to collect detailed information on housing in support¹ of various Community activities, such as the promotion of social inclusion and the monitoring of social cohesion at regional level, or the protection of the environment and the promotion of energy efficiency." [European Parliament and Council 2008: para 2]

The Czech Statistical Office published two groups of data from the 2011 census. On December 15, 2011, it published the first group, called preliminary results, and since 2012 it has been gradually publishing the other group, called definitive results, from which the Ministry of Regional Development publishes selected data in this chapter (the Ministry published selected data from the preliminary results last year).

All the data refer to **March 26, 2011**.

The definitive results are the product of an extensive analysis, which also included calculations of new characteristics that were not included in the census forms, but had to be calculated based on the acquired data. These were, for example, data about usual residence, dwellings of lower quality, number of persons in a dwelling, age of the house, etc.

The definitive results differ from the preliminary ones mainly due to the fact that they are processed based on what is called usual residence². This is in accordance with the methodology stated in Regulation (EC) No. 763/2008 of the European Parliament and of the Council (see Article 2, Letter d). Setting and keeping a unified definition of usual residence makes it possible to compare results in different member states of the EU.

The data about the population based on usual residence are not in absolute terms fully comparable with previous censuses that processed results concerning solely population with permanent residence. [Czech Statistical Office 2012: 1–2]

Definition of terms of the Czech Statistical Office used in the 2011 census are included in its explanatory notes on methodology ("Metodické vysvětlivky").

¹ According to Council Regulation (EC) No 322/97 of 17 February 1997 on Community Statistics, it is necessary for the collection of statistics to conform also to the principle of relevance. [European Parliament and Council 2008: para 5] "*Relevance* shall mean that the production of Community statistics is a function of clearly defined requirements determined by the Community objectives. These requirements determine the fields, timeliness and scale of statistics, which should keep abreast of new demographic, economic, social and environmental developments at all times. Data collection should be limited to what is necessary for attaining the desired results. The production of Community statistics which has ceased to be of interest for Community objectives should be abandoned" [Council 1997: Article 10].

² *Usual residence* is defined as a place where a person normally spends the daily period of rest, regardless of temporary absences due to recreational purposes, visits, business trips, stay in a health-care facility etc. and where s/he is a member of a specific household.

In order to include a person in a group of people usually living in the Czech Republic, it is decisive whether s/he stayed in the Czech Republic for 12 months, or possibly plans a long-term stay.

Usual residence was mainly derived from a declaration in the census form related to the actual residence of the person (with no respect to the place of permanent residence, or permitted temporary residence); other information was also evaluated, such as information about actual residence one year ago, data about the place of permanent residence or possibly permitted temporary residence, and place of census. [Czech Statistical Office 2013b: 1]

3.1 Population, managing households, and housing

At the crucial moment of the census (i.e. as of March 26, 2011), 10,436,560 people had their usual residence in the Czech Republic (according to definite results). According to expert estimates, the number of people living in the Czech Republic is, in comparison with the published results, bigger by approximately 0.7%. It was impossible to hand over the census forms to these inhabitants.

[Czech Statistical Office 2012: 2]

In the Czech Republic, there were 4,375,122 managing households³. Most of them live individually in dwellings (3,914,100). Two managing households in a single dwelling was a situation of 346,000 managing households. According to the 2011 census, there were 60,600 cases of three or more managing households living together.

³ *Managing household* is formed by persons who run a household together, i.e. mutually cover their expenses such as food, living expenses, etc. Common managing covers also the children that belong to the household, even though they do not contribute to the expenses themselves. The following are the types of managing households:

- *Family household*:
 - *consists of 1 complete family* (spouses, informal cohabitation of partners, civil registered partnership, or informal cohabitation of persons of the same sex; in all the cases with or without children)
 - *consists of 1 incomplete family* (one of the parents with at least one child)
 - *consists of 2 and more families*
- *Non-family household with more members* (two or more persons, related and unrelated, managing the household together, not forming a family household; also, households of grandparents with grandchildren also belong to this category)
- *Single household*

Family households formed by 1 family may consist also of other individuals, if they manage the household together with the family.

[Czech Statistical Office 2013b: 2]

The legal system valid in the Czech Republic as a whole clearly differentiates between *shared household*, *family* in case of married couples, and *partnership cohabitation* (in short *partnership*), in case of civil registered partnership. Instead of *shared household*, the new Civil Code refers to *family household*; it refers to a family (family is established in marriage, i.e. by a man and a woman, while other family members are relatives and people related by marriage), or to the engaged and their underage child or to only one parent with a child and, possibly, to the person who lives with the parent of the child. See Act No. 94/1963 Coll. on family, which is included also in the Family Law part of new Act No. 89/2012 Coll., Civil Code (which will come into effect on January 1, 2014). Also, see separate Act No. 115/2006 Coll. on civil registered partnership, which besides the above-stated differentiates between *marital status* and *civil registered partnership*, and it also declares that "an existing partnership prevents any of the partners from becoming an adoptive parent".

3.1.1 Population based on their way of housing, managing households based on their way of housing and based on population groups of municipalities and regions

definitive results based on usual residence

	Total number of people	out of which living in			Homeless people	Managing households in total	out of which based on the way of housing		
		dwellings	facilities	elsewhere			dwellings	not in dwellings	facilities
In the Czech Republic in total as of March 26, 2011	10 425 064	10 144 961	194 456	85 647	11 496	4 375 122	4 320 691	51 394	3 037
population group based on the number of inhabitants:	till 199	190 480	187 096	951	2 433	29	75 434	74 113	1 317
	200–499	653 259	640 074	5 702	7 483	97	250 620	246 469	4 108
	500–999	939 871	915 768	11 081	13 022	271	357 986	350 040	7 870
	1 000–1 999	1 001 751	976 838	14 153	10 760	352	382 425	376 264	6 034
	2 000–4 999	1 227 631	1 197 626	18 754	11 251	684	485 265	478 780	6 213
	5 000–9 999	932 393	910 537	15 521	6 335	837	383 203	379 375	3 632
	10 000–19 999	954 534	930 388	19 026	5 120	1 574	407 175	403 759	2 974
	20 000–49 999	1 326 197	1 298 611	21 397	6 189	2 805	583 438	579 247	3 735
	50 000–99 999	876 968	854 306	17 572	5 090	1 815	393 162	389 168	3 523
	100 000 and more	2 321 980	2 233 717	70 299	17 964	3 032	1 056 414	1 043 476	11 988
region:	Capital Prague	1 267 542	1 214 106	42 692	10 744	1 254	579 509	571 621	7 555
	Central Bohemia Region	1 288 257	1 249 039	22 335	16 883	954	523 045	513 451	9 352
	Southern Bohemia Region	627 807	614 579	7 868	5 360	529	262 692	259 200	3 296
	Píseň Region	570 061	551 122	11 611	7 328	340	242 397	238 093	4 155
	Karlovy Vary Region	295 339	284 281	7 030	4 028	256	128 904	126 541	2 286
	Ústí nad Labem Region	807 951	784 437	16 536	6 978	1 010	352 346	347 706	4 274
	Liberec Region	432 177	420 825	6 535	4 817	262	183 299	180 647	2 564
	Hradec Králové Region	547 449	534 205	9 385	3 859	467	228 256	225 696	2 335
	Pardubice Region	511 090	498 743	9 646	2 701	537	207 396	205 548	1 660
	Vysočina Region	505 198	496 051	6 680	2 467	367	198 504	196 872	1 532
	Southern Moravia Region	1 162 352	1 136 680	17 916	7 756	1 156	473 520	468 566	4 726
	Olomouc Region	627 394	613 858	9 638	3 898	1 033	257 964	255 472	2 327
	Zlín Region	579 187	569 121	7 276	2 790	757	229 682	227 853	1 675
	Moravian and Silesian Region	1 203 260	1 177 914	19 308	6 038	2 574	507 608	503 425	3 657

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 30, and 33.

3.1.2 Housing of managing households

definitive results based on usual residence

	Managing households in total	of that						
		managing households living in dw elling s			managing households not living in dw elling s			managing households living in facilities
		1 MH in a dw elling	2 MH in a dw elling	3 and more MH in a dw elling	mobile housing	emergency housing	summer houses, lodges	
Managing households in total	4 375 122	3 914 144	345 970	60 577	624	31 967	18 803	3 037
Total number of members of managing households	10 239 015	9 287 790	733 156	124 015	925	49 242	35 480	8 407
Average number of persons per managing household	2.3	2.4	2.1	2.0	1.5	1.5	1.9	2.8

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 901.

3.1.3 Households in dwellings based on the number of members and types of households

definitive results based on usual residence

Type of household		Households in total	out of which based on number of members of households				
			1	2	3	4	5 and more
Households living in dwellings in total		4 104 635	1 214 201	1 211 977	737 515	629 420	311 522
out of which	1 managing household	3 914 144	1 214 201	1 179 514	701 624	594 124	224 681
	2 and more managing households	190 491	x	32 463	35 891	35 296	86 841
Managing households in total		4 320 691	1 389 148	1 288 501	760 445	639 483	243 114
single-person households		1 389 148	1 389 148	x	x	x	x
out of which	living single	1 214 201	1 214 201	x	x	x	x
	cohabiting with some other managing household	174 947	174 947	x	x	x	x
non-family households with more members		210 448	x	147 763	36 279	14 628	11 778
family households		2 721 095	x	1 140 738	724 166	624 855	231 336
consisting of 1 family		2 651 504	x	1 140 738	724 166	604 314	182 286
complete families in total		2 085 529	x	818 586	550 600	554 447	161 896
out of which	complete family without dependent children	1 229 278	x	818 586	284 255	100 440	25 997
	complete family with dependent children	856 251	x	x	266 345	454 007	135 899
incomplete families in total		565 975	x	322 152	173 566	49 867	20 390
out of which	incomplete families with a man being the main person	106 131	x	59 050	31 152	10 901	5 028
	incomplete families with a woman being the main person	459 844	x	263 102	142 414	38 966	15 362
consisting of 2 and more families		69 591	x	x	x	20 541	49 050

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 123.

3.1.4 Managing single households living individually in a dwelling based on sex and marital status, way of housing, legal reason for using the dwelling, and age

definitive results based on usual residence

		Managing single households in total	out of w hich											
			men in total	out of w hich					w omen in total	out of w hich				
				single	married	divorced	w idow ed	undeter- mined		single	married	divorced	w idow ed	undeter- mined
managing single households living separately in dwelling		1 214 201	524 218	224 735	71 875	161 600	63 970	1 817	689 983	140 408	53 862	166 260	328 594	779
out of which based on age:	15–19	9 258	4 583	4 529	4	13	1	36	4 675	4 606	32	5	3	27
	20–24	43 385	22 096	21 536	387	92	6	69	21 289	20 331	718	182	4	46
	25–29	80 188	44 943	41 390	2 363	1 049	22	93	35 245	30 878	2 882	1 357	33	80
	30–34	89 792	57 473	45 207	6 038	6 017	54	122	32 319	24 672	3 816	3 647	95	66
	35–39	74 433	52 603	30 132	7 668	14 574	84	97	21 830	12 807	3 451	5 328	185	47
	40–44	58 634	41 376	16 084	6 579	18 429	146	103	17 258	6 072	3 063	7 641	430	45
	45–49	66 806	42 830	13 274	6 715	22 369	357	95	23 976	4 985	4 183	13 407	1 347	52
	50–54	76 789	42 213	11 954	6 601	22 641	926	79	34 576	4 701	5 768	19 467	4 580	54
	55–59	106 105	49 920	12 452	8 738	25 799	2 854	63	56 185	5 609	8 082	28 582	13 865	45
	60–64	125 964	49 175	10 109	9 424	23 200	6 391	41	76 789	6 070	8 571	30 765	31 362	21
	65– 69	116 624	35 776	5 895	7 088	14 125	8 633	31	80 848	5 053	5 995	22 954	46 828	17
	70–74	99 852	23 826	3 061	4 213	6 791	9 734	20	76 026	3 317	3 388	13 341	55 957	22
	75 and more	253 500	50 345	3 442	5 801	6 342	34 721	35	203 155	6 217	3 709	19 448	173 747	33
	undetermined	12 871	7 059	5 670	256	159	41	933	5 812	5 090	204	136	158	224
out of which:	ow n housing	265 629	102 571	45 779	12 009	31 461	13 133	124	163 058	35 606	10 711	46 215	70 446	61
	ow n house	263 122	120 544	44 640	19 102	36 528	20 166	76	142 578	16 491	12 569	21 114	92 358	44
	rental housing	335 940	142 442	63 941	14 614	49 666	13 991	176	193 498	44 272	11 767	56 071	81 252	109
	co-operative housing	117 822	48 041	20 447	5 206	16 980	5 355	35	69 781	14 473	4 655	22 556	28 074	14
managing single households not living in dw ellings		32 999	21 026	9 066	5 269	5 593	557	530	11 973	4 606	3 246	2 250	1 551	319

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 926.

3.2 Houses

In March 2011, there were 2,158,100 residential buildings in total. Occupied buildings comprised 1,800,100, i.e. 83.4% of the dwelling stock. There were 16.6% unoccupied buildings. Almost two thirds (65.1%) were located in municipalities with population of 2,000, at most.

These buildings were predominantly family houses (88.1%). Multi-dwelling buildings formed only one tenth of the total housing fund.

Technical facilities in the houses have improved significantly, e.g. 80.6% occupied houses had central heating (against 73.1% in 2001). There were 61.1% (52.4% in 2001) houses connected to the sewerage system, while the ratio of houses with gas fixtures rose from 55.2% in 2001 to 60.5%.

Similarly to ten years ago, most occupied houses were built from bricks, concrete blocks or stone (87%). In the last ten years, the ratio of houses built from wall panels has slightly dropped (from 4.9% to 4.6%) similarly to the ratio of houses built from unfired (adobe) bricks (from 2.1% to 1.5%).

[Czech Statistical Office 2012: 4]

3.2.1 Houses based on level of occupation, occupied houses based on their type, material of supporting walls, technical facilities, number of above-ground stories, and based on the number of dwellings and population groups of municipalities and regions
definitive results based on usual residence

		Houses in total	out of which occupied houses																	
			total	out of which			out of w hich based on the material of supporting w alls			out of w hich based on technical facilities				out of w hich w ith follow ing number of above- ground stories			out of w hich w ith follow ing number of apartments			
				family houses	multi- dw elling buildings	other buildings	stone, bricks, concrete blocks	w all panels	unfired bricks	w ater piping	service pipe to sew erage system	central heating	gas distribution	1–2	3–4	5 and more	1	2–3	4–11	12 and more
In the Czech Republic in total as of March 26, 2011		2 158 119	1 800 075	1 554 794	211 252	34 029	1 565 331	82 088	27 594	1 656 010	1 099 983	1 450 328	1 088 475	1 498 572	151 136	64 599	1 252 237	348 744	121 755	75 582
population group based on the number of inhabitants	do 199	93 296	60 402	58 527	1 125	750	54 578	411	1 174	53 476	10 922	44 630	15 167	55 622	971	70	49 697	9 793	875	13
	200–499	262 338	192 268	184 753	5 069	2 446	170 735	2 239	4 720	172 726	55 054	150 383	71 984	177 521	4 032	253	155 346	32 543	4 125	162
	500–999	336 039	264 855	253 308	7 967	3 580	236 101	3 289	6 335	240 593	111 907	213 773	121 861	244 776	7 014	347	210 225	47 598	6 440	436
	1 000–1 999	322 905	264 400	249 555	11 143	3 702	234 907	4 088	6 203	242 397	144 108	219 337	149 605	241 922	10 037	648	203 631	50 795	8 498	1 291
	2 000–4 999	328 172	279 044	254 211	20 740	4 093	248 084	7 492	4 273	257 960	186 000	232 348	174 973	248 492	16 739	2 474	207 764	52 288	14 394	4 386
	5 000–9 999	200 083	174 342	150 486	20 533	3 323	154 607	7 612	1 603	162 245	125 834	142 896	112 989	147 614	16 118	3 762	118 438	36 816	13 325	5 588
	10 000–19 999	148 740	133 615	106 632	23 748	3 235	114 506	10 221	774	124 790	109 112	107 968	99 561	104 392	17 234	6 434	84 490	26 706	13 569	8 682
	20 000–49 999	164 471	150 498	109 588	36 768	4 142	124 922	15 108	1 007	140 783	121 727	120 408	114 515	105 247	26 053	12 394	83 352	32 482	20 201	14 235
	50 000–99 999	94 487	87 349	61 968	23 126	2 255	70 897	10 544	464	81 756	72 389	72 269	70 764	59 589	14 378	9 480	46 491	18 542	11 479	10 691
100 000 and more	207 588	193 302	125 766	61 033	6 503	155 994	21 084	1 041	179 284	162 930	146 316	157 056	113 397	38 560	28 737	92 803	41 181	28 849	30 098	
region:	Capital Prague	99 949	92 927	57 354	32 596	2 977	74 455	10 479	122	86 064	81 806	68 829	73 483	49 313	19 899	16 785	42 384	18 599	14 498	17 295
	Central Bohemia Region	353 037	286 780	262 703	19 444	4 633	255 579	8 350	1 815	258 331	165 738	228 196	137 211	252 917	14 688	3 770	223 249	45 498	12 286	5 518
	Southern Bohemia Region	163 889	123 048	108 358	12 396	2 294	112 488	4 548	248	113 488	81 410	99 050	49 698	104 005	8 863	3 769	87 468	24 104	7 440	3 937
	Pízeň Region	131 052	105 835	90 894	12 607	2 334	92 337	4 993	1 165	96 720	61 986	84 802	57 321	88 449	8 605	3 153	72 342	21 656	7 781	3 958
	Karlovy Vary Region	44 979	39 845	29 092	9 417	1 336	32 724	3 941	163	35 589	28 010	32 058	22 667	27 545	7 449	2 669	24 241	6 981	5 816	2 751
	Ústí nad Labem Region	135 999	115 679	91 318	21 259	3 102	95 493	9 626	465	105 201	73 666	91 130	66 675	86 863	16 029	6 061	73 951	22 267	11 814	7 496
	Liberec Region	92 345	73 380	61 122	10 240	2 018	60 206	4 469	331	66 892	34 237	54 462	33 441	58 576	8 800	2 647	46 800	17 332	6 287	2 882
	Hradec Králové Region	137 051	109 736	96 055	11 466	2 215	97 553	3 608	780	101 141	60 578	81 930	52 897	94 080	8 408	2 401	76 151	23 092	7 353	3 032
	Pardubice Region	128 618	104 850	94 008	9 080	1 762	95 508	2 734	586	97 800	55 641	82 524	64 180	91 741	6 530	2 087	74 980	21 239	5 992	2 540
	Vysočina Region	136 766	108 062	98 411	8 039	1 612	100 459	2 961	383	101 249	65 940	88 827	61 043	95 613	6 107	2 130	79 481	20 911	5 183	2 414
	Southern Moravia Region	259 567	225 006	201 823	19 868	3 315	195 532	6 964	8 606	207 854	160 139	183 804	179 058	193 692	14 884	6 626	174 376	31 473	11 824	7 143
	Olomouc Region	137 345	118 882	105 081	11 961	1 840	98 474	4 236	7 179	110 096	73 822	98 035	82 247	103 039	7 899	3 178	82 961	24 883	7 144	3 768
	Zlín Region	141 852	120 444	111 050	7 832	1 562	102 851	3 674	4 523	111 251	78 280	102 000	82 620	107 192	6 709	1 980	90 901	21 918	4 870	2 638
	Moravian and Silesian R.	195 670	175 601	147 525	25 047	3 029	151 672	11 505	1 228	164 334	78 730	154 681	125 934	145 547	16 266	7 343	102 952	48 791	13 467	10 210

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 15, 18, and 19.

3.2.2 Houses based on level of occupation, occupied houses based on the period of re/construction, owner of the house and persons in occupied houses, and based on population groups of municipalities and regions

definitive results based on usual residence

		Houses in total	out of w hich occupied houses														Number of persons in occupied houses		
			total	out of w hich based on the period of re/construction						Average age of houses in years		out of w hich based on the ow ner of the house						total	out of w hich in family houses
				1919 and before	1920 –1970	1971 –1980	1981 –1990	1991 –2000	2001 –2011	family houses	multi- dwelling buildings	natural person	municipality, state	housing co- operative	other legal entity	co- ow nership of ow ners of dw elling s (housing units)	combina- tion of ow ners		
In the Czech Republic in total as of March 26, 2011		2 158 119	1 800 075	230 908	623 757	269 255	213 648	196 874	219 379	49.3	52.4	1 499 512	48 948	31 509	22 944	137 687	22 429	10 304 041	5 043 384
population group based on the number of inhabitants	do 199	93 296	60 402	11 659	20 073	8 665	6 399	5 840	5 984	55.8	47.2	54 297	966	212	439	3 004	208	187 861	173 774
	200–499	262 338	192 268	31 631	61 494	28 323	22 852	20 200	22 896	52.0	46.4	172 643	3 122	954	1 426	9 925	802	644 509	572 361
	500–999	336 039	264 855	37 338	83 758	40 331	33 168	29 454	34 811	49.2	47.0	238 503	4 813	1 222	1 828	13 418	1 156	924 216	804 995
	1 000–1 999	322 905	264 400	33 463	84 110	40 327	33 928	30 671	36 229	47.6	46.8	235 825	5 764	1 404	2 049	14 362	1 329	987 248	808 435
	2 000–4 999	328 172	279 044	33 380	92 596	42 627	35 183	32 654	36 965	47.3	50.0	242 544	6 667	2 594	2 570	18 744	2 085	1 211 133	822 247
	5 000–9 999	200 083	174 342	20 844	59 671	29 013	21 871	18 874	20 374	48.5	49.2	146 255	5 054	2 792	1 897	13 269	2 246	922 087	494 583
	10 000–19 999	148 740	133 615	15 832	47 951	21 003	15 708	14 698	15 187	50.3	48.1	105 343	4 299	3 400	1 454	13 220	3 193	946 988	348 353
	20 000–49 999	164 471	150 498	17 990	56 260	23 585	17 777	15 635	14 976	50.3	52.8	110 492	5 153	5 388	2 980	18 375	4 083	1 315 457	365 897
	50 000–99 999	94 487	87 349	7 338	38 176	12 360	9 013	8 243	9 644	48.9	50.1	61 370	2 646	3 953	3 198	11 655	2 191	869 034	207 954
	100 000 and more	207 588	193 302	21 433	79 668	23 021	17 749	20 605	22 313	49.8	58.9	132 240	10 464	9 590	5 103	21 715	5 136	2 295 508	444 785
region:	Capital Prague	99 949	92 927	10 025	38 822	10 149	8 517	10 200	10 720	48.8	61.3	61 920	5 105	5 372	1 922	10 899	2 529	1 251 257	208 308
	Central Bohemia Region	353 037	286 780	38 195	91 659	37 724	29 568	31 846	49 087	48.7	45.4	251 417	5 151	2 691	2 267	17 035	2 401	1 266 199	818 138
	Southern Bohemia Region	163 889	123 048	17 602	36 215	20 355	15 511	14 422	15 697	48.8	47.1	103 726	3 661	1 841	1 518	8 691	1 092	621 984	337 419
	Plzeň Region	131 052	105 835	14 476	36 459	15 299	12 146	11 643	12 603	51.2	50.0	87 805	3 156	970	1 079	8 687	1 410	559 646	283 904
	Karlovy Vary Region	44 979	39 845	7 294	15 527	3 498	3 446	4 190	4 373	58.1	59.7	28 786	1 863	552	690	5 882	635	288 784	93 589
	Ústí nad Labem Region	135 999	115 679	25 477	39 105	13 416	11 694	10 693	11 123	61.7	55.3	90 701	4 598	3 559	1 832	9 539	1 949	797 680	286 877
	Liberec Region	92 345	73 380	16 565	20 626	9 683	9 031	7 353	7 948	58.0	58.9	60 580	2 624	1 142	1 101	4 598	1 519	425 593	202 072
	Hradec Králové Region	137 051	109 736	16 466	36 345	17 254	14 119	11 593	11 438	51.4	56.2	93 471	2 862	1 460	982	7 527	1 493	540 944	306 634
	Pardubice Region	128 618	104 850	12 520	33 982	19 243	13 339	11 095	12 571	48.0	46.3	89 346	2 760	1 483	798	7 826	1 125	505 816	304 204
	Vysočina Region	136 766	108 062	11 238	34 842	20 088	15 590	12 340	11 960	46.0	44.0	93 350	2 101	1 325	831	7 876	1 137	501 026	322 281
	Southern Moravia Region	259 567	225 006	21 971	81 084	35 896	28 742	25 510	27 231	46.6	49.6	190 417	5 114	3 111	1 499	19 092	2 357	1 153 208	652 328
	Olomouc Region	137 345	118 882	16 324	40 792	18 265	14 480	13 749	13 046	49.9	52.1	101 294	2 767	1 473	930	9 109	1 582	621 577	343 684
	Zlín Region	141 852	120 444	7 747	48 164	20 517	15 824	13 949	12 370	44.9	41.7	104 050	1 605	1 429	614	10 283	1 134	575 528	366 191
	Moravian and Silesian Region	195 670	175 601	15 008	70 135	27 868	21 641	18 291	19 212	45.3	51.1	142 649	5 581	5 101	6 881	10 643	2 066	1 194 799	517 755

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 15, 16, and 17.

3.2.3 Houses based on type of house and persons inhabiting them and based on occupation and owner of the house

definitive results based on usual residence

		Houses in total	out of w hich		Number of persons	
			family houses	multi-dw elling buildings	total	out of w hich 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 based on the owner of the house:	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 co-operative	31 509	1 037	30 404	1 023 035	3 116
	co-ow nership of ow ners of dw ellings	137 687	60 651	76 522	2 048 197	196 380

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 117.

3.2.4 Houses based on level of occupation, unoccupied houses with dwellings based on type and reason of unoccupation, dwellings in unoccupied houses based on population groups of municipalities and regions

definitive results based on usual residence

		Houses in total	Unoccupied houses with dwellings						Dwellings in unoccupied houses		
			total	out of which		out of which houses unoccu- pied due to follow ing reasons			total	out of which	
				family houses	multi- dw elling buildings	serve for recreati- onal purposes	reconstruc- tion of the house	unfit for living		in family houses	in multi- dw elling buildings
In the Czech Republic in total as of March 26, 2011		2 158 119	356 933	346 332	3 508	168 723	18 166	23 672	384 911	359 141	18 586
population group based on the number of inhabitants	do 199	93 296	32 859	32 536	72	22 667	805	1 516	33 748	33 108	389
	200–499	262 338	70 000	69 118	209	42 318	2 379	4 125	72 108	70 507	924
	500–999	336 039	71 055	69 982	237	38 954	3 039	4 653	73 626	71 664	1 124
	1 000–1 999	322 905	58 377	57 172	317	29 876	2 816	4 079	61 972	58 954	2 129
	2 000–4 999	328 172	48 960	47 508	454	19 657	3 021	3 890	52 348	49 168	2 180
	5 000–9 999	200 083	25 590	24 394	364	8 749	1 882	2 145	28 215	25 734	1 647
	10 000–19 999	148 740	14 996	13 768	330	3 195	1 282	1 179	17 361	14 783	1 669
	20 000–49 999	164 471	13 843	12 642	537	1 973	1 154	847	17 064	13 788	2 600
	50 000–99 999	94 487	7 059	6 374	307	542	584	527	8 875	6 909	1 579
	100 000 and more	207 588	14 194	12 838	681	792	1 204	711	19 594	14 526	4 345
region:	Capital Prague	99 949	6 985	6 256	390	290	528	235	10 227	7 092	2 757
	Central Bohemia Region	353 037	66 126	64 536	448	33 055	3 407	3 927	69 696	66 591	1 958
	Southern Bohemia Region	163 889	40 727	39 795	298	24 867	1 482	1 807	43 148	41 151	1 362
	Ptzeň Region	131 052	25 141	24 487	207	12 558	1 183	1 444	26 891	25 399	1 040
	Karlovy Vary Region	44 979	5 086	4 661	199	1 446	298	411	6 169	4 979	962
	Ústí nad Labem Region	135 999	20 218	19 255	464	7 830	1 109	1 368	23 168	20 234	2 431
	Liberec Region	92 345	18 900	18 319	231	12 762	656	777	20 904	19 015	1 536
	Hradec Králové Region	137 051	27 218	26 410	258	15 244	1 188	1 700	29 313	27 294	1 467
	Pardubice Region	128 618	23 695	23 087	120	12 866	1 078	1 598	24 906	23 819	598
	Vysočina Region	136 766	28 639	28 091	119	17 539	1 179	1 790	29 789	28 857	501
	Southern Moravia Region	259 567	34 479	33 614	227	11 145	2 374	2 945	36 473	34 544	1 283
	Olomouc Region	137 345	18 397	17 763	189	5 850	1 258	1 779	19 924	18 576	898
	Zlín Region	141 852	21 346	20 846	118	6 932	1 147	1 983	22 277	21 347	545
	Moravian and Silesian Region	195 670	19 976	19 212	240	6 339	1 279	1 908	22 026	20 243	1 248

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 15, and 20.

3.3 Dwellings, housing

Out of the total 4,756,700 dwellings, 4,104,600 were occupied and 651,900 (13.7%) were unoccupied. More than a half of the occupied dwellings were located in multi-dwelling buildings (55%). The percentage of dwellings located in family houses reached 43.7%. More than a quarter of unoccupied dwellings served for recreational purposes (169,000).

Significant changes since the 2001 census took place in the structure of ownership of the dwelling stock and also in the structure of ownership of the dwellings and, as a consequence, in the structure based on the reasons for use of dwellings, which is directly related to the sale of council housing to private ownership and transfer of co-operative housing to ownership of individual members. The number of occupied dwellings in owner housing occupied by their owners has thus almost doubled in the last ten years. It grew by 95.4% to 824,100, while the volume of rental housing dropped by 15%. Also, the volume of co-operative housing used by members of the co-operatives dropped by 30%.

The level of technical facilities of dwellings has risen as well. Almost 92% of occupied dwellings were of standard quality, while 5.6% of dwellings were of lower quality (i.e. these dwellings were previously classified as third or fourth category)⁴. More than 3.5 million dwellings (87.3%) were equipped with both central heating and complete fixtures.

Also, the area of dwellings has grown. In 2011, dwellings with three or more rooms comprised almost three quarters of occupied dwelling stock. On the other hand, the ratio of dwellings with 1 or 2 rooms dropped from almost one half in 2001 to less than one fifth in 2011.

[Czech Statistical Office 2012: 3]

On average, dwellings at the level of the whole republic consist of 3.7 rooms. When compared with the long-term development, it is rather a sharp rise. However, the main reason for the growth in number of rooms is changes in methodical procedures of calculations of size of dwellings. Unlike in the past, for the purposes of the 2011 census, a kitchen was also considered a room, as long as it was 8 m² in size or larger. This change of methodology also influenced the area of the dwelling, into which kitchens of 8 m² were included as well (for the purposes of the 2011 census, those were kitchens with an area of at least 12 m²). Therefore, the average area of dwellings in 2001 reached 65.3 m². The number of people per dwelling dropped; each dwelling housed an average of 2.5 persons.

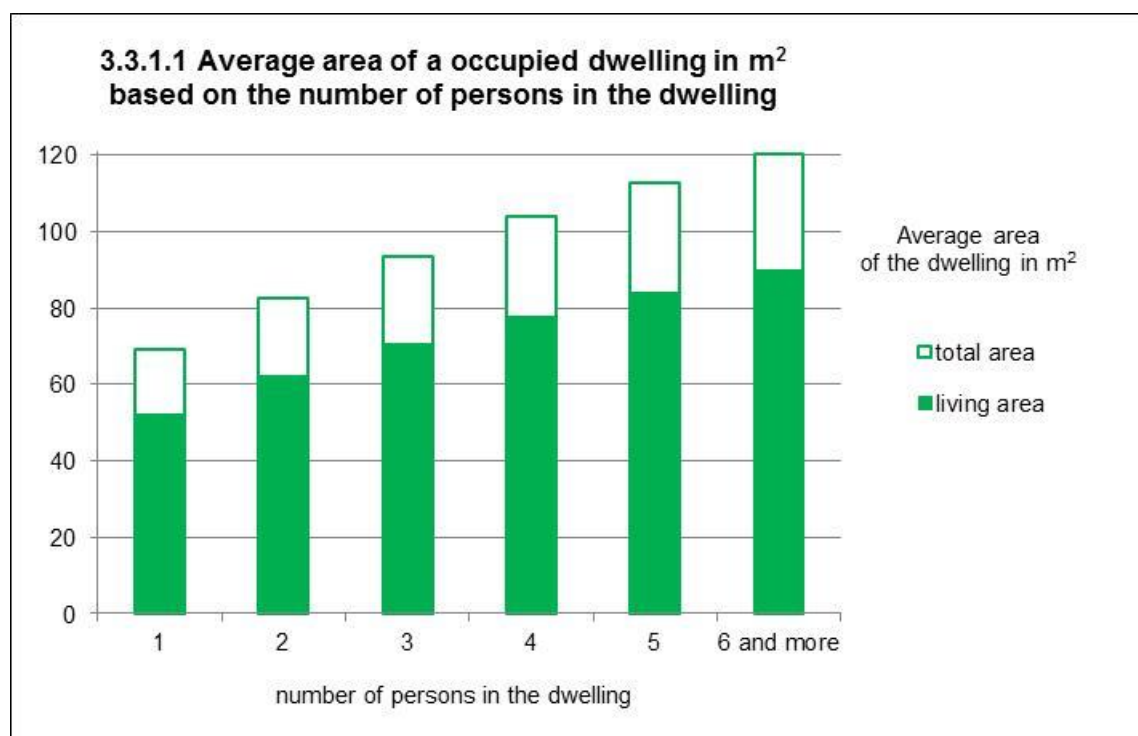
[Czech Statistical Office 2013c]

⁴ *Type of dwelling* replaces previous classification of dwellings into four categories and distinguishes between standard dwellings and dwellings of lower quality. Standard dwellings are equipped with central heating and complete or partial fixtures, or possibly dwellings without central heating but with complete fixtures. Dwellings of lower quality are not equipped with central heating and have only some fixtures, or complete fixtures, only not owned." [Czech Statistical Office 2013b: 3]

3.3.1 Occupied dwellings and numbers of persons living in them based on types of houses, number of persons in dwelling; average size of occupied dwelling based on the number of persons in dwelling; area of occupied dwelling based on the type of house
definitive results based on usual residence

		Occupied dwellings									Number of persons	
		total	out of which		with following number of persons in dwelling							
			in family houses	in multi-dwelling buildings	1	2	3	4	5	6 and more	total	out of which in family houses
Occupied dwellings in total		4 104 635	1 795 065	2 257 978	1 214 201	1 211 977	737 515	629 420	192 197	119 325	10 144 961	5 033 359
Dwellings based on number of rooms (8m² and more)	1	201 305	30 704	162 548	124 301	44 045	17 211	9 872	3 316	2 560	338 873	72 178
	2	524 080	101 226	416 143	258 886	153 019	61 949	34 634	9 532	6 060	980 233	213 933
	3	1 017 617	340 452	669 508	333 439	348 355	170 580	118 909	30 079	16 255	2 279 902	785 211
	4	1 130 229	481 142	642 967	226 986	367 919	247 293	208 727	52 711	26 593	2 982 796	1 298 780
	5 and more	873 631	728 236	141 149	103 418	209 950	192 943	224 837	84 809	57 674	2 810 737	2 397 049
Average total area of dwelling in m²		86.7	.	.	69.0	82.3	93.6	104.0	112.8	120.2	x	x
Average living area of dwelling in m²		65.3	.	.	52.1	62.3	70.4	77.7	84.1	89.9	x	x
Number of rooms (8m² and more)		13 861 101	7 422 808	6 343 137	.	.	.	.	.	.	x	x
Total area of dwellings in m²		315 473 758	177 234 095	135 848 968	.	.	.	.	.	.	x	x
Living area of dwellings in m²		237 427 558	131 433 395	104 201 182	.	.	.	.	.	.	x	x

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 120, and 122.



Source: Czech Statistical Office.

3.3.2 Occupied dwellings based on the type of house, based on the period of re/construction and based on the type of house, type of dwelling
definitive results based on usual residence

Type of house, type of dwelling		Occupied dwellings in total	out of which based on the period of re/construction				
			1919 and before	1920–1970	1971–1980	1981–2000	2001–2011
Occupied dwellings in total		4 104 635	374 654	1 472 371	822 621	974 308	364 333
out of which	standard dwellings	3 761 498	315 228	1 356 594	782 493	915 448	334 721
	with central heating and complete fixtures	3 584 119	266 356	1 275 302	767 557	897 476	324 047
	other	177 379	48 872	81 292	14 936	17 972	10 674
	dwellings of lower quality	230 319	33 495	79 983	36 814	51 703	25 438
dwellings in family houses		1 795 065	226 719	616 957	282 589	419 846	218 304
out of which	standard dwellings	1 655 807	196 328	571 682	271 910	399 623	204 642
	with central heating and complete fixtures	1 545 777	163 629	524 204	264 507	387 835	196 016
	other	110 030	32 699	47 478	7 403	11 788	8 626
	dwellings of lower quality	104 664	24 597	38 152	9 873	17 879	12 216
dwellings in multi-dwelling buildings		2 257 978	141 176	847 631	537 225	542 967	138 124
out of which	standard dwellings	2 072 835	113 525	778 568	508 280	506 121	123 292
	with central heating and complete fixtures	2 007 476	98 169	745 211	500 822	500 143	121 370
	other	65 359	15 356	33 357	7 458	5 978	1 922
	dwellings of lower quality	120 095	7 869	40 604	26 484	32 177	12 176
dwellings in other buildings		51 592	6 759	7 783	2 807	11 495	7 905
out of which	standard dwellings	32 856	5 375	6 344	2 303	9 704	6 787
	with central heating and complete fixtures	30 866	4 558	5 887	2 228	9 498	6 661
	other	1 990	817	457	75	206	126
	dwellings of lower quality	5 560	1 029	1 227	457	1 647	1 046

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 121.

3.3.3 Dwellings and persons living in them based on the type of house, occupied dwellings and persons living in them based on the materials of supporting walls of the houses, technical equipment, heating system, legal reason for use of the dwelling, unoccupied dwellings based on the reason of unoccupation

definitive results based on usual residence

			Dwellings in total	out of which		Number of persons	
				in family houses	in multi-dwelling buildings	total	out of which in family houses
Dwellings in total			4 756 572	2 256 072	2 434 619	10 144 961	5 033 359
Occupied dwellings	occupied dwellings in total		4 104 635	1 795 065	2 257 978	10 144 961	5 033 359
	out of which in houses with following materials of supporting walls:	stone, bricks, and concrete blocks	2 628 690	1 638 252	959 789	6 808 800	4 620 821
		w all panels	1 218 788	16 332	1 198 559	2 721 477	46 925
	out of which technical equipment of dwellings:	water piping in dwelling	3 756 792	1 636 461	2 087 479	9 405 793	4 659 681
		hot water	3 718 045	1 632 541	2 052 659	9 342 945	4 673 378
		unshared bathroom, shower cubicle	3 763 338	1 658 838	2 071 790	9 449 748	4 735 707
		unshared flush toilet	3 753 201	1 642 945	2 077 383	9 427 322	4 702 714
		service pipe to sewerage system	3 205 954	1 046 501	2 129 911	7 711 211	2 953 356
		cesspit, septic tank	746 488	658 421	82 451	2 056 967	1 839 229
		service pipe to gas piping	2 552 506	1 037 121	1 497 700	6 381 921	2 958 299
	out of which heating method:	central heating	total	3 301 760	1 520 260	1 749 183	8 326 696
			out of which a boiler room in the house:				
			solid fuel	554 116	507 575	43 027	1 619 229
			gas	1 174 842	882 172	273 754	3 173 472
		individual central heating	total	292 222	52 396	237 533	714 340
			out of which used energy:				
			coal, coke, coal briquettes	17 056	7 238	9 591	42 649
			wood, wood briquettes	9 204	5 071	4 021	25 020
			gas distribution	236 605	31 810	203 233	575 316
			electricity	18 829	5 802	12 842	47 117
		stove	total	357 039	163 462	190 206	779 764
			out of which used energy:				
			coal, coke, coal briquettes	28 203	21 552	6 370	57 090
			wood, wood briquettes	58 473	45 625	12 228	142 365
			gas distribution	143 198	32 533	110 182	285 271
			electricity	115 218	56 548	56 788	270 203
	out of which legal reason to use the dwelling:	own house	1 470 174	1 444 476	21 140	4 290 789	4 221 183
		own housing	824 076	340	822 806	1 835 602	949
		rental	920 405	66 869	827 938	2 071 519	189 583
		co-operative	385 601	877	384 664	893 811	2 425
Unoccupied dwellings	unoccupied dwellings in total		651 937	461 007	176 641	x	x
	out of which reason of unoccupation:	change of user	18 916	9 354	9 178	x	x
		serve for recreational purposes	169 468	162 926	6 092	x	x
		reconstruction	33 415	22 916	10 264	x	x
		unfit for living	30 860	25 258	4 878	x	x

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 118, 119, and 120.

3.3.4 Occupied dwellings based on the number of persons in the dwelling, number of rooms, and population groups of municipalities and regions; number of rooms in occupied dwellings, number of persons in dwellings based on population groups of municipalities and regions

definitive results based on usual residence

		Occupied dwellings												Number of rooms (8m ² and more)		Number of persons in dwellings		
		total	with following number of persons in dwelling						dwellings based on number of rooms (8m ² and more)					total	average per dwelling	total	out of which in family houses	average per dwelling
			1	2	3	4	5	6 and more	1	2	3	4	5 and more					
In the Czech Republic in total as of March 26, 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	13 861 101	3.7	10 144 961	5 033 359	2.5
population group based on the number of inhabitants:	till 199	70 143	18 698	19 507	11 845	11 972	4 819	3 302	1 599	5 331	16 025	19 872	22 422	270 029	4.1	187 096	173 636	2.7
	200–499	232 659	55 577	63 560	42 012	44 165	16 680	10 665	5 325	16 384	49 931	64 735	79 551	907 997	4.2	640 074	571 822	2.8
	500–999	329 927	75 967	89 015	61 568	64 642	23 605	15 130	8 712	23 343	68 255	90 232	117 155	1 301 798	4.2	915 768	804 351	2.8
	1 000–1 999	354 451	82 399	96 105	66 639	69 511	24 450	15 347	11 131	26 722	73 180	96 157	122 799	1 383 553	4.2	976 838	806 998	2.8
	2 000–4 999	452 510	114 057	128 128	85 090	82 061	26 713	16 461	17 799	43 623	103 033	121 976	133 643	1 680 599	4.0	1 197 626	821 195	2.6
	5 000–9 999	360 274	100 516	105 302	66 267	59 436	17 965	10 788	16 751	41 852	91 336	100 635	82 264	1 252 518	3.8	910 537	493 980	2.5
	10 000–19 999	385 218	116 208	116 180	71 056	57 386	15 449	8 939	20 292	52 593	103 992	107 765	67 443	1 256 107	3.6	930 388	347 294	2.4
	20 000–49 999	554 237	177 744	170 170	98 750	76 278	19 783	11 512	30 737	79 669	150 887	161 725	79 715	1 743 205	3.5	1 298 611	364 829	2.3
	50 000–99 999	372 904	123 830	116 845	65 314	47 878	12 070	6 967	23 093	56 185	105 722	105 674	48 499	1 150 206	3.4	854 306	207 002	2.3
	100 000 and more	992 312	349 205	307 165	168 974	116 091	30 663	20 214	65 866	178 378	255 256	261 458	120 140	2 915 089	3.3	2 233 717	442 252	2.3
region:	Capital Prague	542 168	195 122	166 156	91 432	61 063	16 738	11 657	39 562	107 175	130 292	134 535	61 204	1 532 640	3.2	1 214 106	206 768	2.2
	Central Bohemia Region	482 860	129 431	137 562	91 352	82 593	25 530	16 392	18 969	52 992	111 270	123 515	134 041	1 739 049	3.9	1 249 039	816 546	2.6
	Southern Bohemia Region	247 608	72 505	71 943	44 579	40 038	11 729	6 814	10 288	28 781	59 576	72 151	58 590	873 463	3.8	614 579	336 465	2.5
	Plzeň Region	226 298	66 899	69 054	40 946	34 305	9 524	5 570	9 747	26 359	58 616	65 350	48 279	775 169	3.7	551 122	282 908	2.4
	Karlovy Vary Region	119 403	37 986	36 738	21 246	15 255	4 832	3 346	5 858	16 215	35 163	28 258	19 304	368 027	3.5	284 281	93 369	2.4
	Ústí nad Labem Region	330 981	105 427	101 451	59 134	44 140	12 472	8 357	16 292	47 617	84 999	88 160	56 544	1 042 918	3.5	784 437	285 839	2.4
	Liberec Region	171 328	51 782	50 347	30 570	25 769	7 924	4 936	9 972	22 435	39 240	47 626	35 601	568 423	3.7	420 825	201 715	2.5
	Hradec Králové Region	215 277	61 979	64 164	38 402	34 796	10 258	5 678	11 518	25 382	54 015	59 723	48 433	741 427	3.7	534 205	306 232	2.5
	Pardubice Region	196 288	54 135	57 561	35 126	33 341	10 357	5 768	9 562	21 359	49 561	55 894	46 830	693 258	3.8	498 743	303 832	2.5
	Vysočina Region	188 191	49 283	53 285	32 611	34 216	11 620	7 176	6 649	18 410	46 384	54 982	50 703	695 617	3.9	496 051	321 952	2.6
	Southern Moravia Region	443 358	122 696	127 121	81 386	72 194	24 262	15 699	19 714	49 791	106 015	121 824	112 593	1 573 495	3.8	1 136 680	651 166	2.6
	Olomouc Region	243 624	67 911	71 744	44 587	40 426	12 004	6 952	9 942	26 230	61 063	75 413	54 483	858 748	3.8	613 858	343 377	2.5
	Zlín Region	217 093	57 374	60 633	39 580	38 332	13 137	8 037	9 898	20 551	51 698	62 583	58 300	794 125	3.9	569 121	365 944	2.6
	Moravian and Silesian R.	480 158	141 671	144 218	86 564	72 952	21 810	12 943	23 334	60 783	129 725	140 215	88 726	1 604 742	3.6	1 177 914	517 246	2.5

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 21, 23, and 24.

3.3.5 Area of occupied dwellings, average area of occupied dwellings when converted to 1 dwelling and 1 person based on the type of house and population groups of municipalities and regions

definitive results based on usual residence

		Total area of dwellings in m ²	out of which		Living area of dwellings in m ²	out of which		Average living area of dwellings in m ²	out of which		Average living area per person in m ²	out of which	
			in family houses	in multi- dwelling buildings		in family houses	in multi- dwelling buildings		in family houses	in multi- dwelling buildings		in family houses	in multi- dwelling buildings
In the Czech Republic in total as of March 26, 2011		315 473 758	177 234 095	135 848 968	237 427 558	131 433 395	104 201 182	65.3	80.9	52.6	32.5	36.1	29.6
population group based on the number of inhabitants:	till 199	6 388 775	6 063 965	282 657	4 774 815	4 525 097	218 011	76.3	77.6	57.7	36.6	37.1	28.5
	200–499	21 391 836	19 811 067	1 432 150	15 915 218	14 696 867	1 106 400	76.8	79.1	56.6	35.3	36.2	27.4
	500–999	30 626 892	27 925 414	2 461 237	22 724 318	20 654 276	1 891 644	76.6	79.8	54.6	34.6	35.6	27.4
	1 000–1 999	32 390 216	28 158 257	3 937 709	24 072 039	20 817 268	3 034 437	75.6	80.7	53.6	34.1	35.5	27.9
	2 000–4 999	38 839 909	29 122 575	9 354 113	28 988 567	21 524 905	7 193 442	71.2	81.7	51.9	33.2	35.9	28.0
	5 000–9 999	28 238 188	17 301 003	10 664 675	21 294 790	12 838 705	8 251 959	66.0	80.5	51.9	32.2	35.7	28.7
	10 000–19 999	27 982 188	12 521 287	15 220 618	21 260 521	9 314 108	11 763 965	62.2	82.5	52.1	31.6	36.8	29.0
	20 000–49 999	38 339 933	13 122 346	24 944 725	29 297 446	9 771 213	19 315 694	60.0	81.8	52.9	31.5	36.7	29.8
	50 000–99 999	25 117 137	7 295 738	17 685 228	19 105 966	5 442 851	13 561 702	57.9	80.9	52.0	31.1	36.3	29.8
	100 000 and more	66 158 684	15 912 443	49 865 856	49 993 878	11 848 105	37 863 928	57.9	84.2	52.7	31.6	37.5	30.4
region:	Capital Prague	35 563 062	7 444 633	27 904 609	26 802 918	5 553 389	21 090 709	57.8	87.8	53.0	31.6	38.4	30.6
	Central Bohemia Region	40 883 218	29 650 268	10 918 933	30 793 300	22 206 432	8 351 791	72.1	84.9	51.7	34.3	38.0	28.5
	Southern Bohemia Region	19 934 870	12 293 395	7 471 640	15 069 274	9 181 772	5 757 792	67.6	81.4	53.2	33.7	37.6	29.6
	Plzeň Region	17 526 250	10 230 069	7 155 220	13 359 114	7 692 821	5 559 507	66.0	80.2	53.1	33.5	37.4	29.9
	Karlovy Vary Region	8 216 866	3 236 263	4 895 042	6 289 506	2 418 294	3 806 186	62.4	84.6	53.5	32.6	38.0	30.5
	Ústí nad Labem Region	23 137 896	10 105 505	12 854 847	17 756 897	7 646 263	9 975 315	63.1	81.9	53.6	32.9	37.8	30.4
	Liberec Region	12 873 989	7 049 218	5 675 359	9 752 557	5 239 740	4 400 713	65.3	80.5	53.6	32.7	36.5	29.9
	Hradec Králové Region	16 832 661	10 598 000	6 073 663	12 714 740	7 888 742	4 704 192	66.1	77.8	53.0	32.8	35.6	29.6
	Pardubice Region	15 821 787	10 552 589	5 120 780	11 825 522	7 757 416	3 958 625	66.5	77.8	52.2	32.3	34.9	28.9
	Vysočina Region	15 932 824	11 308 471	4 485 308	11 910 883	8 334 148	3 473 086	68.9	79.6	52.5	32.5	35.2	28.3
	Southern Moravia Region	35 886 994	22 473 887	13 164 673	26 625 544	16 429 251	10 012 387	66.7	80.8	52.1	32.0	34.8	29.1
	Olomouc Region	19 390 993	11 933 031	7 320 627	14 515 422	8 773 866	5 638 469	65.7	78.4	52.7	32.2	35.0	29.4
	Zlín Region	17 891 404	12 400 384	5 371 390	13 205 740	9 014 614	4 103 100	66.9	78.1	51.2	31.4	33.6	28.3
	Moravian and Silesian Region	35 580 944	17 958 382	17 436 877	26 806 141	13 296 647	13 369 310	62.3	79.4	51.4	31.4	35.1	29.0

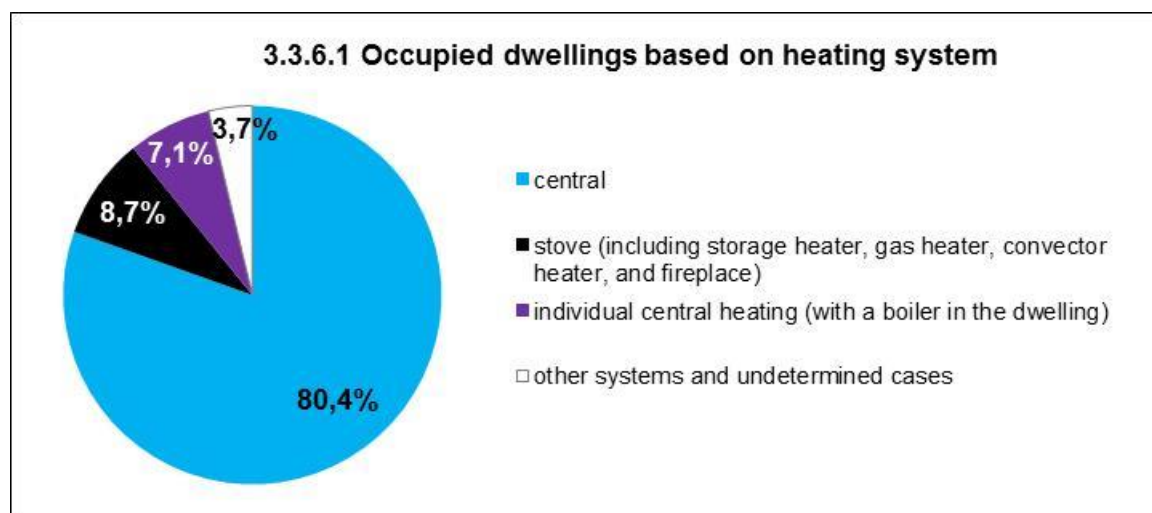
Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 27, and 28.

3.3.6 Occupied dwellings based on their type (quality), technical facilities, heating system and energy used for heating, and based on population group of municipalities and regions

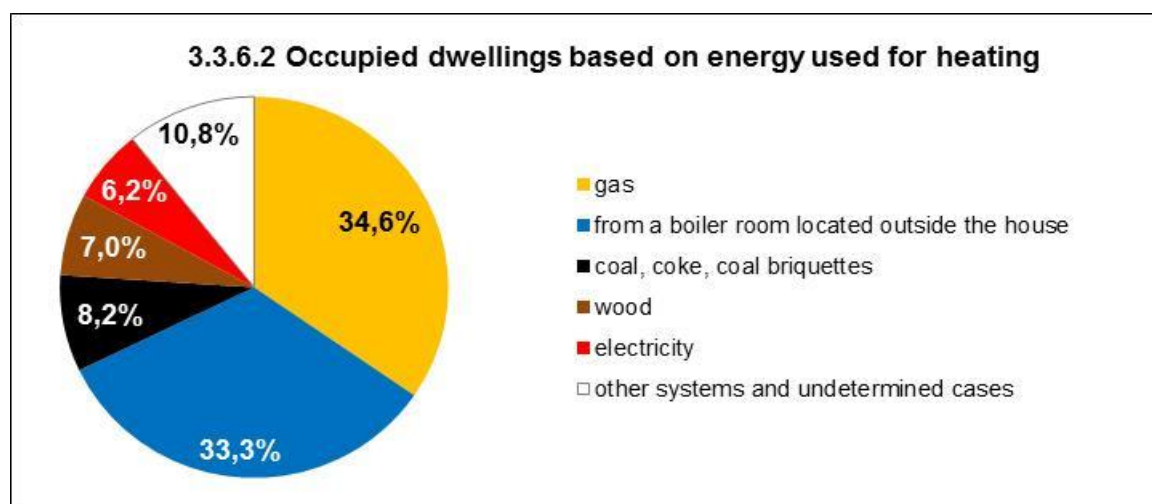
definitive results based on usual residence

		Occupied dw elling s in total	out of w hich based on the type			out of w hich based on technical equipment of dw elling s							out of w hich based on the heating system			out of w hich based on the energy used for heating				
			standard dw elling s	out of w hich	dw elling s of low er quality	w ater piping in dw elling	hot w ater	unshared bathroom, show er cubicle	unshared flush toilet	service pipe to sew erag e system	cesspit, septic tank	service pipe to gas piping	central heating	individual central heating (w ith a boiler in the apartment)	stove	from a boiler room located outside the house	coal, coke, coal briquet tes	gas distri- bution	electri- city	w ood
				with central heating and complete fixtures																
In the Czech Republic in total as of March 26, 2011		4 104 635	3 761 498	3 584 119	230 319	3 756 792	3 718 045	3 763 338	3 753 201	3 205 954	746 488	2 552 506	3 301 760	292 222	357 039	1 365 060	336 076	1 419 633	255 019	285 386
population group based on the number of inhabitants:	till 199	70 143	62 750	53 356	5 051	62 048	61 196	63 698	62 013	13 131	49 378	17 204	52 609	2 481	10 979	772	24 343	10 114	6 434	21 804
	200–499	232 659	210 559	186 446	15 351	208 103	206 391	212 367	208 483	69 709	139 864	84 385	182 133	8 884	30 368	4 304	66 679	60 614	24 269	54 335
	500–999	329 927	302 155	273 892	19 688	298 870	297 223	303 767	299 708	144 541	159 729	148 399	264 431	13 833	37 956	6 836	75 158	118 826	36 861	61 817
	1 000–1 999	354 451	326 395	302 313	19 938	323 911	321 792	327 297	324 450	205 430	128 032	194 225	287 536	18 316	35 461	15 516	56 229	164 205	35 061	50 352
	2 000–4 999	452 510	419 048	393 304	23 643	417 548	413 692	419 671	417 791	336 318	101 605	264 354	366 689	29 457	41 098	64 572	45 932	215 259	38 822	44 195
	5 000–9 999	360 274	334 594	318 581	17 694	334 594	330 943	334 696	334 381	297 715	53 588	212 582	290 154	28 164	30 283	95 597	28 060	151 796	28 374	21 748
	10 000–19 999	385 218	357 238	346 712	19 732	357 625	353 487	356 834	357 253	352 403	25 127	269 672	313 657	34 054	26 488	162 557	13 480	141 609	18 257	10 705
	20 000–49 999	554 237	511 551	498 517	29 625	512 850	506 490	510 691	511 712	512 347	30 015	400 769	459 621	45 984	31 678	287 720	13 871	164 882	18 260	10 618
	50 000–99 999	372 904	346 237	339 913	19 678	346 614	342 940	345 517	346 100	349 845	15 656	281 130	330 345	18 322	15 325	228 875	4 862	86 482	8 554	4 134
	100 000 and more	992 312	890 971	871 085	59 919	894 629	883 891	888 800	891 310	924 515	43 494	679 786	754 585	92 727	97 403	498 311	7 462	305 846	40 127	5 678
region:	Capital Prague	542 168	477 909	467 906	36 358	479 851	473 853	476 714	478 120	504 115	22 690	334 587	391 685	52 436	67 319	253 524	2 876	170 890	28 653	1 709
	Central Bohemia Region	482 860	439 384	412 902	30 135	435 172	432 758	440 520	438 180	337 833	121 732	241 438	390 657	26 539	46 514	105 235	78 826	158 583	51 360	33 275
	Southern Bohemia R.	247 608	230 081	214 507	11 959	228 982	227 472	230 410	230 229	197 279	42 451	98 110	205 497	11 266	22 431	78 661	32 671	56 043	19 954	36 677
	Plzeň Region	226 298	207 863	196 152	12 128	207 578	205 882	207 964	207 496	171 734	43 972	142 507	179 901	17 933	19 964	67 607	29 242	73 139	11 111	22 227
	Karlovy Vary Region	119 403	106 472	101 270	8 627	106 406	104 549	106 224	106 695	103 836	11 749	77 524	97 827	8 759	7 528	53 329	9 597	27 749	5 194	6 162
	Ústí nad Labem Region	330 981	298 376	283 524	22 957	299 229	294 862	298 171	298 423	274 445	44 065	207 816	273 844	20 853	23 078	148 912	27 086	82 265	16 689	13 282
	Liberec Region	171 328	154 803	143 113	10 949	155 852	154 135	155 023	154 446	118 323	42 342	82 051	129 486	16 568	17 365	52 949	20 896	48 801	14 920	13 507
	Hradec Králové Region	215 277	198 604	183 583	10 803	198 911	196 846	199 272	198 349	151 941	50 673	109 447	160 337	19 069	26 898	56 722	28 494	68 484	23 051	17 757
	Pardubice Region	196 288	182 657	171 716	9 633	182 939	180 570	183 235	181 950	135 512	52 144	122 620	153 859	18 996	17 204	47 222	21 066	81 267	10 926	18 478
	Vysočina Region	188 191	176 646	167 133	7 841	176 245	174 012	177 008	176 113	136 840	44 581	106 943	152 264	14 449	15 841	38 501	27 485	73 008	11 917	23 370
	Southern Moravia R.	443 358	409 681	395 699	22 672	408 370	404 696	409 714	407 076	367 618	64 418	339 311	352 641	36 354	39 389	120 678	7 887	229 446	20 984	22 789
	Olomouc Region	243 624	227 666	218 274	11 205	226 716	224 675	227 826	226 714	186 895	49 155	170 906	198 998	18 882	18 752	69 753	12 455	102 515	13 381	25 263
	Zlín Region	217 093	203 003	195 757	11 057	201 650	200 107	203 274	201 905	167 509	42 469	148 622	188 005	9 391	14 517	57 287	8 820	96 078	11 987	25 241
	Moravian and Silesian R.	480 158	448 353	432 583	23 995	448 891	443 628	447 983	447 505	352 074	114 047	370 624	426 759	20 727	20 239	214 680	28 675	151 365	14 892	25 649

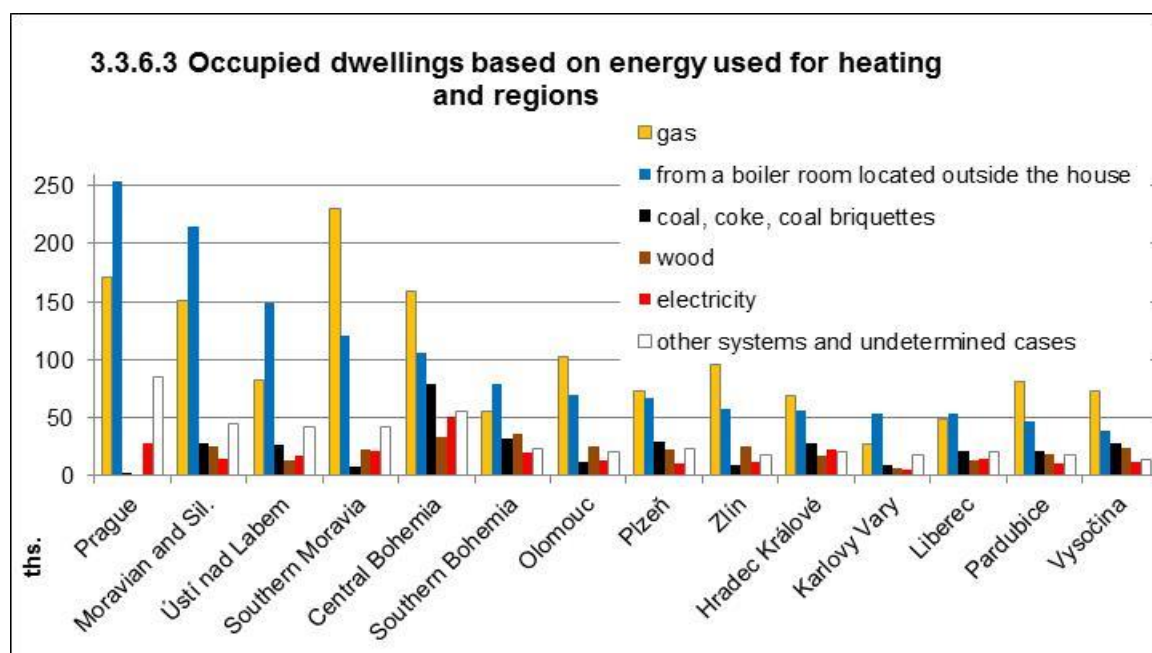
Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 25, 26, and 29.



Source: Czech Statistical Office.



Source: Czech Statistical Office.



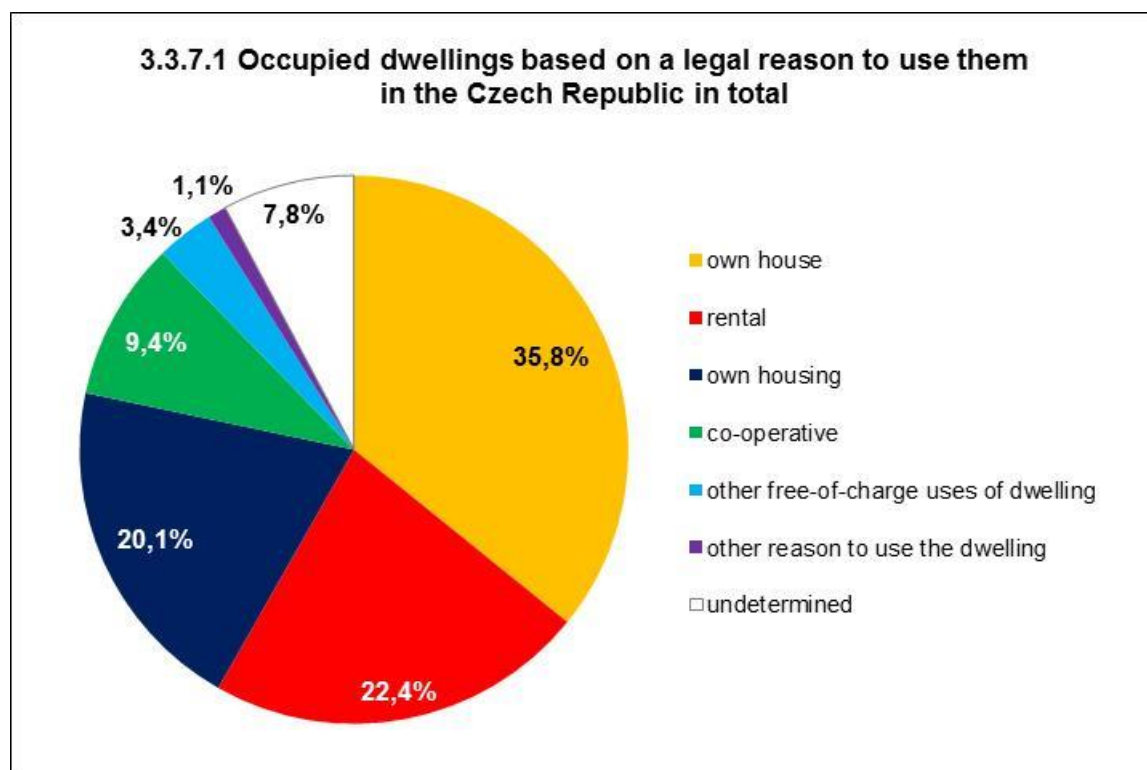
Note: Regions classified in descending order based on dwellings heated from a boiler room located outside the house.

Source: Czech Statistical Office.

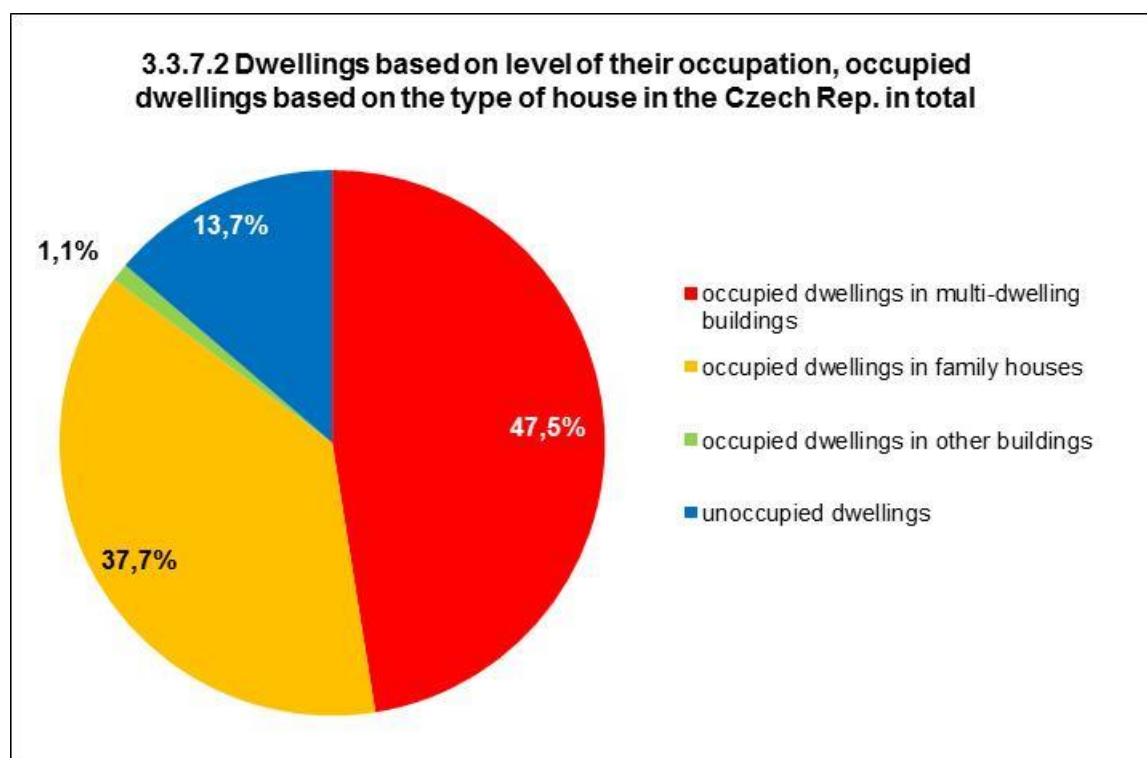
3.3.7 Dwellings based on level of their occupation, type of house, legal reason for use, number of managing households; unoccupied dwellings based on reason of unoccupation and population groups of municipalities and regions
definitive results based on usual residence

		Dwellings in total	Occupied dwellings													Unoccupied dwellings				
			total	out of w hich			out of w hich legal reason to use the dwelling						out of w hich based on number of managing households			total	out of w hich reason of unoccupation			
				in family houses	in multi-dwelling buildings	in other buildings	own house	own housing	other free-of-charge uses of dwelling	rental	co-operative	other reason to use the dwelling	1	2	3 and more		change of user	serve for recreational purposes	reconstruction	unfit for living
In the Czech Republic in total as of March 26, 2011		4 756 572	4 104 635	1 795 065	2 257 978	51 592	1 470 174	824 076	140 348	920 405	385 601	44 645	3 914 144	172 985	17 506	651 937	18 916	169 468	33 415	30 860
population group based on the number of inhabitants:	till 199	108 065	70 143	64 916	4 408	819	51 890	1 064	5 505	4 690	614	839	66 362	3 630	151	37 922	409	21 308	946	1 698
	200–499	318 425	232 659	206 490	23 217	2 952	167 232	6 264	16 070	18 895	3 235	2 870	219 740	12 310	609	85 766	1 264	40 500	2 859	4 657
	500–999	424 032	329 927	285 264	39 944	4 719	233 433	11 443	22 094	30 575	4 855	3 972	311 055	17 977	895	94 105	1 771	38 295	4 004	5 382
	1 000–1 999	440 167	354 451	283 667	64 944	5 840	232 603	21 047	21 684	42 958	7 261	4 299	334 142	19 225	1 084	85 716	2 021	31 880	4 085	4 964
	2 000–4 999	535 471	452 510	289 139	156 091	7 280	239 041	58 035	21 556	75 624	22 935	5 173	428 327	22 674	1 509	82 961	2 671	19 987	4 932	4 941
	5 000–9 999	413 067	360 274	175 442	179 217	5 615	143 852	68 993	13 890	76 901	28 941	3 725	342 965	16 016	1 293	52 793	1 890	9 153	3 453	2 940
	10 000–19 999	428 063	385 218	124 799	255 287	5 132	102 395	102 675	9 510	89 277	50 105	4 158	369 054	14 525	1 639	42 845	1 561	3 779	2 881	1 775
	20 000–49 999	608 485	554 237	131 948	415 925	6 364	108 725	164 836	10 702	141 165	81 549	5 941	532 748	19 064	2 425	54 248	2 457	2 415	3 478	1 699
	50 000–99 999	404 704	372 904	75 090	294 380	3 434	60 856	110 894	6 237	109 742	54 861	3 821	358 924	12 359	1 621	31 800	1 398	765	1 877	1 059
100 000 and more	1 076 093	992 312	158 310	824 565	9 437	130 147	278 825	13 100	330 578	131 245	9 847	950 827	35 205	6 280	83 781	3 474	1 386	4 900	1 745	
region:	Capital Prague	587 832	542 168	72 471	464 768	4 929	60 114	154 866	5 753	184 186	69 329	5 256	518 953	19 301	3 914	45 664	1 980	638	2 649	754
	Central Bohemia R.	582 294	482 860	292 325	184 092	6 443	240 462	80 876	18 963	71 088	26 659	5 418	455 581	25 096	2 183	99 434	2 515	32 854	4 983	4 829
	Southern Bohemia R.	308 712	247 608	123 710	120 473	3 425	101 109	47 753	9 802	50 628	19 493	2 432	237 112	9 720	776	61 104	1 458	24 459	2 551	2 318
	Plzeň Region	268 963	226 298	105 432	117 423	3 443	85 779	58 081	9 140	46 160	8 319	2 396	216 105	9 183	1 010	42 665	1 173	12 223	2 038	1 716
	Karlovy Vary Region	135 091	119 403	33 519	83 906	1 978	26 776	41 850	2 130	29 431	5 112	1 759	113 473	5 104	826	15 688	592	1 645	793	822
	Ústí nad Labem R.	377 133	330 981	106 194	220 642	4 145	85 956	70 933	7 714	82 273	49 622	3 787	316 811	12 424	1 746	46 152	1 430	7 898	2 606	2 544
	Liberec Region	205 187	171 328	73 080	95 032	3 216	58 670	31 235	6 286	41 712	17 433	2 030	163 072	7 467	789	33 859	1 163	14 201	1 638	1 193
	Hradec Králové R.	259 995	215 277	112 087	99 915	3 275	90 662	41 315	10 172	40 623	15 879	2 338	205 806	8 796	675	44 718	1 070	15 309	2 104	2 132
	Pardubice Region	233 798	196 288	108 878	84 414	2 996	88 567	35 138	9 406	35 193	13 933	2 189	187 799	7 917	572	37 510	974	12 722	1 847	2 014
	Vysočina Region	230 025	188 191	112 602	72 856	2 733	93 478	32 923	9 469	26 964	13 087	1 835	180 149	7 590	452	41 834	857	17 079	1 778	2 045
	Southern Moravia R.	503 489	443 358	223 992	213 875	5 491	189 389	74 510	13 125	96 139	33 301	4 480	420 808	20 689	1 861	60 131	1 735	11 056	3 593	3 388
	Olomouc Region	279 323	243 624	122 522	118 373	2 729	100 046	49 655	10 563	44 529	21 003	2 897	232 857	9 968	799	35 699	1 351	5 793	2 311	2 327
	Zlín Region	252 396	217 093	125 902	88 649	2 542	104 890	40 868	8 804	32 023	14 898	2 416	206 812	9 902	379	35 303	881	6 943	1 610	2 093
	Moravian and Sil. R.	532 334	480 158	182 351	293 560	4 247	144 276	64 073	19 021	139 456	77 533	5 412	458 806	19 828	1 524	52 176	1 737	6 648	2 914	2 685

Source: Czech Statistical Office, definitive results of the 2011 census, data from tables 21, 22, 29, and 31.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

3.3.8 Occupied dwellings based on the legal reason for use, number of rooms, living and total areas in m² and number of persons living there, based on the composition of dwelling and managing household and number of persons in the dwelling
definitive results based on usual residence

Type of dwelling household, number of persons in the dwelling	Occupied dwellings in total	out of which based on legal reason to use the dwelling						Number of rooms (8 m ² and more)	Living area of dwelling in m ²	Total area of dwelling in m ²	Number of persons living in the dwelling
		own house	own housing	other free-of- charge uses of dwelling	rental	co- operative	other reason to use the dwelling				
Dwelling households in total	4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645	13 861 101	237 427 558	315 473 758	10 144 961
Dwelling households = 1 managing household	3 914 144	1 360 282	803 292	134 874	884 786	376 797	42 585	13 067 155	223 394 522	296 704 777	9 287 790
single-person households	1 214 201	263 122	265 629	60 543	335 940	117 822	19 319	3 141 511	52 805 334	69 920 007	1 214 201
non-family households with more members	175 164	30 435	25 563	3 910	45 486	11 021	2 566	372 811	6 314 246	8 385 693	446 491
out of which households of grandparents with grandchildren	16 420	5 060	2 954	767	5 940	1 351	174	55 036	918 026	1 216 507	39 698
family households	2 524 779	1 066 725	512 100	70 421	503 360	247 954	20 700	9 552 833	164 274 942	218 399 077	7 627 098
consisting of 1 family	2 458 943	1 019 609	506 539	69 642	495 847	244 639	20 451	9 240 033	158 860 097	211 194 047	7 278 764
complete families	1 946 043	869 663	402 919	58 963	350 947	188 359	14 730	7 568 952	130 703 566	173 850 519	5 941 103
out of which:											
complete family without dependent children	1 149 959	496 995	253 786	37 401	204 910	112 355	8 150	4 306 125	72 781 852	96 232 850	2 840 477
complete family with dependent children	796 084	372 668	149 133	21 562	146 037	76 004	6 580	3 262 827	57 921 714	77 617 669	3 100 626
incomplete families	512 900	149 946	103 620	10 679	144 900	56 280	5 721	1 671 081	28 156 531	37 343 528	1 337 661
out of which:											
man being the main person, without dependent children	52 258	21 175	9 075	972	11 390	5 232	386	182 882	3 079 589	4 094 675	127 288
man being the main person, with dependent children	42 405	13 562	7 271	933	11 594	3 786	527	139 963	2 455 212	3 276 243	125 282
woman being the main person, without dependent children	198 155	69 007	41 609	3 634	48 049	21 501	1 560	666 244	11 045 215	14 632 476	468 295
woman being the main person, with dependent children	220 082	46 202	45 665	5 140	73 867	25 761	3 248	681 992	11 576 515	15 340 134	616 796
consisting of 2 and more families	65 836	47 116	5 561	779	7 513	3 315	249	312 800	5 414 845	7 205 030	348 334
out of which:											
2 complete families	30 701	25 778	1 346	376	1 805	696	99	157 572	2 772 845	3 706 871	173 160
other 2 families	34 532	20 807	4 204	400	5 667	2 614	149	151 838	2 582 677	3 417 983	170 368
3 and more families	603	531	11	3	41	5	1	3 390	59 323	80 176	4 806
Dwelling households = 2 managing households	172 985	103 618	18 115	5 099	30 083	7 818	1 785	731 263	12 911 491	17 269 760	733 156
out of which:											
complete family and an individual	50 784	32 853	5 478	1 530	7 240	2 219	386	224 847	4 011 005	5 366 907	212 707
incomplete family and an individual	20 860	10 866	2 369	596	4 479	1 154	246	79 636	1 374 459	1 843 783	75 701
Dwelling households = 3 and more managing households	17 506	6 274	2 669	375	5 536	986	275	62 683	1 121 545	1 499 221	124 015
Dwellings with number of persons											
2	1 211 977	410 747	278 390	42 219	270 335	119 995	11 655	4 048 730	68 234 754	90 149 818	2 423 954
3	737 515	294 944	148 941	15 546	155 114	76 007	6 165	2 741 734	47 176 666	62 732 784	2 212 545
4	629 420	310 628	103 846	15 572	108 682	57 497	4 798	2 567 906	45 203 524	60 514 364	2 517 680
5	192 197	115 057	19 392	4 411	30 743	10 460	1 606	830 083	14 651 442	19 652 386	960 985
6 and more	119 325	75 676	7 878	2 057	19 591	3 820	1 102	531 137	9 355 838	12 504 399	815 596
Number of managing households in dwellings in total	4 320 691	1 588 670	848 474	146 341	964 267	395 605	47 137	x	x	x	x
Number of persons in dwellings in total	10 144 961	4 290 789	1 835 602	289 801	2 071 519	893 811	96 461	x	x	x	10 144 961

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 800.

3.3.9 Occupied dwellings based on the number of managing households and persons living in them

definitive results based on usual residence

	Occupied dwellings in total	Dwellings with 1 managing household							Dwellings with 2 and more managing households					
		total	including dwellings with the number of persons living in them						total	including dwellings with the number of persons living in them				
			1	2	3	4	5	6 and more		2	3	4	5	6 and more
Occupied dwellings in total	4 104 635	3 914 144	1 214 201	1 179 514	701 624	594 124	155 802	68 879	190 491	32 463	35 891	35 296	36 395	50 446
out of which:														
in family houses	1 795 065	1 669 654	392 379	478 607	317 420	329 033	103 707	48 508	125 411	17 028	21 833	22 954	26 205	37 391
in multi-dwelling buildings	2 257 978	2 196 961	797 155	689 886	378 517	260 854	50 887	19 662	61 017	14 799	13 188	11 562	9 466	12 002
in other buildings	51 592	47 529	24 667	11 021	5 687	4 237	1 208	709	4 063	636	870	780	724	1 053

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 810.

3.3.10 Occupied dwellings based on the total area in m² and on the legal reason for use

definitive results based on usual residence

Type of house, legal reason for use	Occupied dwellings in total	including based on the total area in m²												Average area of dwelling in m²
		till 19,9	20,0 - 29,9	30,0 - 39,9	40,0 - 49,9	50,0 - 59,9	60,0 - 69,9	70,0 - 79,9	80,0 - 99,9	100,0 - 119,9	120,0 - 149,9	150,0 and more	undetermined	
Occupied dwellings in total	4 104 635	34 175	97 591	196 107	287 349	421 361	491 349	483 399	603 186	369 716	316 972	337 345	466 085	86.7
out of which:														
own house	1 470 174	11 320	11 237	21 554	42 900	69 471	105 471	130 415	276 349	238 158	237 016	275 266	51 017	112.6
own housing	824 076	4 733	19 858	50 969	79 091	140 055	156 142	140 788	118 226	42 395	24 556	17 827	29 436	70.3
other free-of-charge uses of dwellings	140 348	947	1 978	5 045	9 429	14 176	18 871	19 952	31 444	17 108	11 009	7 449	2 940	84.7
rental	920 405	13 237	51 110	87 209	112 215	134 310	127 677	111 680	112 049	49 639	30 388	26 007	64 884	67.6
co-operative	385 601	2 401	10 698	26 614	37 247	55 313	74 800	72 962	54 855	16 690	9 624	6 332	18 065	68.8
other reason to use the dwelling	44 645	756	1 680	3 116	4 232	5 346	5 463	4 968	6 412	3 339	2 408	2 309	4 616	76.8
undetermined cases	319 386	781	1 030	1 600	2 235	2 690	2 925	2 634	3 851	2 387	1 971	2 155	295 127	83.1

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 807.

3.3.11 Unoccupied dwellings based on the reason for unoccupation and type of house, owner of the house, and based on the occupation of the house
definitive results based on usual residence

Type of house, ownership of the house	Unoccupied dwellings total	out of which based on the reason of unoccupation						
		change of user	serve for recre- ational purposes	recon- struction	yet unoccupied after the final inspection	inheritance or legal proceedings	unfit for living	other reason
Unoccupied dwellings in total	651 937	18 916	169 468	33 415	7 266	6 590	30 860	277 360
out of which:								
in occupied houses	267 026	10 251	7 437	14 336	3 290	2 344	6 032	160 305
in unoccupied houses	384 911	8 665	162 031	19 079	3 976	4 246	24 828	117 055
Unoccupied dwellings in occupied houses in total	267 026	10 251	7 437	14 336	3 290	2 344	6 032	160 305
out of which based on the owner of the house:								
natural person	133 350	3 082	4 012	7 828	1 677	1 129	4 016	82 744
municipality	26 463	1 205	221	725	121	93	891	15 715
state	2 241	60	48	14	3	-	28	1 862
housing co-operative	18 632	1 183	311	1 121	71	261	42	9 912
other legal entity	13 748	747	130	270	142	29	300	10 203
co-ownership of owners of dwellings	49 258	2 748	1 911	3 248	745	664	332	26 641
combination of owners	13 400	844	379	773	223	149	136	7 477
undetermined	9 934	382	425	357	308	19	287	5 751
out of which:								
family houses	101 866	1 535	3 594	5 710	1 449	1 064	3 052	62 451
out of which based on the owner of the house:								
natural person	97 679	1 414	3 413	5 544	1 408	1 005	2 915	60 026
municipality	372	16	8	14	-	2	13	197
state	117	6	3	2	-	-	10	79
housing co-operative	22	1	-	1	-	-	-	12
other legal entity	529	45	6	22	6	4	31	317
co-ownership of owners of dwellings	1 436	22	67	78	26	35	48	747
combination of owners	982	13	28	24	4	14	15	750
undetermined	729	18	69	25	5	4	20	323
multi-dwelling buildings	158 055	8 562	3 785	8 566	1 816	1 272	2 931	92 017
out of which based on the owner of the house:								
natural person	34 990	1 656	582	2 260	253	122	1 087	22 230
municipality	22 282	1 084	201	689	120	86	867	12 417
state	1 531	47	44	10	3	-	16	1 228
housing co-operative	18 597	1 182	311	1 120	71	261	42	9 887
other legal entity	11 675	676	103	238	130	24	256	8 595
co-ownership of owners of dwellings	47 803	2 726	1 841	3 168	718	629	284	25 883
combination of owners	12 267	831	350	749	219	135	120	6 586
undetermined	8 910	360	353	332	302	15	259	5 191
other buildings	7 105	154	58	60	25	8	49	5 837
out of which based on the owner of the house:								
natural person	681	12	17	24	16	2	14	488
municipality	3 809	105	12	22	1	5	11	3 101
state	593	7	1	2	-	-	2	555
housing co-operative	13	-	-	-	-	-	-	13
other legal entity	1 544	26	21	10	6	1	13	1 291
co-ownership of owners of dwellings	19	-	3	2	1	-	-	11
combination of owners	151	-	1	-	-	-	1	141
undetermined	295	4	3	-	1	-	8	237

Source: Czech Statistical Office, definitive results of the 2011 census, data from table 811.

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Chapter 4

HOUSING CONSTRUCTION

HOUSING CONSTRUCTION IN 2012 IN THE CZECH REPUBLIC

Housing construction

Similarly to other industries, housing construction was in recession in 2012. The number of housing starts (i.e. launched constructions of dwellings) has been dropping for five years and the biggest drops concerned the category of multi-dwelling buildings. After a considerable drop in 2011 in the number of finished constructions of dwellings, there was a slight increase.

In 2012, construction of 23,853 dwellings was **launched**; compared with 2011, this represents a drop of 13.4%. This is the smallest number of housing starts since 1998. Compared to the peak in 2007, it is a drop by almost 45% (20,000 dwellings).

The biggest drop in comparison with 2011 was recorded for dwellings in multi-dwelling buildings (-19.8%). Despite a 17% increase in the first quarter of 2012, the following three quarters were the worst in the last 15 years in terms of housing starts; no more than 670 dwelling constructions were launched in any of these quarters. Also, there was a year-on-year drop in launched constructions of dwellings in family houses, as their number dropped by 15.6% against 2011. When compared with the peak in 2008, it is an almost 40% drop. In the year-on-year comparison, the dwellings in houses for seniors and also new dwellings in non-residential buildings show good numbers; in this category, however, there are small numbers of dwellings that are strongly influenced by launches of individual projects with only a minor influence on the global development.

In 2012, constructions of 29,477 dwellings were **finished**, which is by 3% more in a year-on-year comparison. It was the second quarter which contributed here the most, but there was growth also in the first and third quarters.

The biggest number of finished dwellings was located in family houses – almost two thirds of the total number – and there was a year-on-year growth of 0.3%. There was an even more significant year-on-year growth in the number of finished dwellings in multi-dwelling buildings; after a major drop in 2010 and 2011, there was an increase of 9.3%. There was also an increase in the number of dwellings for senior citizens and dwellings created by construction modifications of non-residential premises. Again, similar to the number of launched constructions of dwellings, the development in these categories is strongly influenced by the completion of individual projects, of which there are not many.

This means that the situation from 2011, when construction of more dwellings was finished than launched, continues in 2012 as well. Construction of 29,477 dwellings was finished while there were 23,853 housing starts (i.e. difference of 5,624 dwellings), which is why the number of dwellings under construction dropped further as of December 31, 2012 (159,943).

Source: Czech Statistical Office.

4.1 Housing construction in the Czech Republic: 1948-2011

Year	Dwellings completed [1]											
	total	out of which based on form of construction				total per 1,000 inhab.	in %				average living floor area per dwelling (m²)	
		municipal [2]	cooperative	company [3]	family houses		municipal [2]	cooperative	company [3]	family houses		
1948	11 017	4 007	-	-	7 010	1.24	36.4	-	-	63.6	.	
1949	15 978	11 767	-	-	4 211	1.80	73.6	-	-	26.4	.	
1950	22 685	20 855	-	-	1 830	2.54	91.9	-	-	8.1	.	
1951	18 970	16 149	-	-	2 821	2.10	85.1	-	-	14.9	.	
1952	21 079	20 026	-	-	1 053	2.31	95.0	-	-	5.0	.	
1953	23 631	21 520	-	-	2 111	2.56	91.1	-	-	8.9	.	
1954	21 109	17 737	-	-	3 372	2.27	84.0	-	-	16.0	.	
1955	30 459	23 866	-	-	6 593	3.25	78.4	-	-	21.6	.	
1956	31 238	23 294	-	-	7 944	3.31	74.6	-	-	25.4	.	
1957	28 657	20 643	-	-	8 014	3.01	72.0	-	-	28.0	.	
1958	28 434	24 691	-	-	3 743	2.97	86.8	-	-	13.2	.	
1959	42 852	32 094	1 103	1 236	8 419	4.46	74.9	2.6	2.9	19.6	.	
1960	50 804	31 550	6 195	4 036	9 023	5.26	62.1	12.2	7.9	17.8	.	
1961	50 449	25 372	8 703	5 864	10 510	5.26	50.3	17.3	11.6	20.8	.	
1962	51 773	26 073	10 888	6 042	8 770	5.38	50.4	21.0	11.7	16.9	.	
1963	48 729	21 626	14 293	5 236	7 574	5.04	44.4	29.3	10.8	15.5	.	
1964	47 064	19 709	19 227	1 542	6 586	4.84	41.9	40.8	3.3	14.0	.	
1965	48 200	13 923	27 648	244	6 385	4.92	28.9	57.4	0.5	13.2	.	
1966	45 342	11 291	28 511	166	5 374	4.62	24.9	62.9	0.4	11.8	.	
1967	50 295	10 168	33 090	523	6 514	5.10	20.2	65.8	1.0	13.0	.	
1968	55 624	11 539	34 285	2 812	6 988	5.63	20.7	61.6	5.1	12.6	.	
1969	54 787	9 195	26 485	10 554	8 553	5.54	16.8	48.3	19.3	15.6	.	
1970	73 445	13 062	34 774	13 566	12 043	7.49	17.8	47.3	18.5	16.4	.	
1971	70 226	10 442	29 129	15 987	14 668	7.14	14.9	41.5	22.7	20.9	.	
1972	75 414	13 798	29 936	14 992	16 688	7.64	18.3	39.7	19.9	22.1	.	
1973	77 695	14 980	26 807	17 383	18 525	7.83	19.3	34.5	22.4	23.8	.	
1974	85 616	19 154	26 303	19 365	20 794	8.57	22.4	30.7	22.6	24.3	.	
1975	97 104	22 760	27 592	20 998	25 754	9.65	23.5	28.4	21.6	26.5	.	
1976	86 350	19 326	22 136	19 277	25 611	8.53	22.4	25.6	22.3	29.7	.	
1977	87 872	20 160	24 434	17 123	26 155	8.62	22.9	27.8	19.5	29.8	.	
1978	83 273	19 538	24 126	15 542	24 067	8.13	23.4	29.0	18.7	28.9	.	
1979	77 094	19 250	22 886	12 587	22 371	7.49	25.0	29.7	16.3	29.0	.	
1980	80 661	17 305	27 447	16 132	19 777	7.81	21.5	34.0	20.0	24.5	.	
1981	63 084	12 581	21 427	11 082	17 994	6.12	19.9	34.0	17.6	28.5	.	
1982	61 400	12 574	23 520	6 644	18 662	5.95	20.5	38.3	10.8	30.4	.	
1983	57 078	11 664	24 408	2 456	18 550	5.53	20.4	42.8	4.3	32.5	.	
1984	57 298	11 816	25 353	2 100	18 029	5.55	20.6	44.2	3.7	31.5	.	
1985	66 678	15 126	29 257	3 905	18 390	6.45	22.7	43.9	5.8	27.6	.	
1986	47 080	10 422	20 281	1 148	15 229	4.55	22.1	43.1	2.4	32.4	.	
1987	49 000	11 823	20 012	1 477	15 688	4.73	24.1	40.9	3.0	32.0	.	
1988	50 700	14 488	19 915	1 567	14 730	4.89	28.6	39.3	3.1	29.0	.	
1989	55 073	16 977	21 038	820	16 238	5.32	30.8	38.2	1.5	29.5	52.5	
1990	44 594	8 958	17 056	1 408	17 172	4.30	20.1	38.2	3.2	38.5	56.0	
1991	41 719	9 889	19 489	1 915	10 426	4.05	23.7	46.7	4.6	25.0	53.0	
1992	36 397	7 180	15 096	1 621	12 500	3.53	19.7	41.5	4.5	34.3	55.6	
1993	31 509	6 213	9 606	1 374	14 316	3.05	19.7	30.5	4.4	45.4	59.4	
1994	18 162	4 224	5 601	964	7 373	1.76	23.3	30.8	5.3	40.6	57.5	
1995 [4]	12 998	3 619	1 194	1 129	7 056	1.26	27.8	9.2	8.7	54.3	60.3	
1996 [4]	14 482	4 865	371	1 664	7 582	1.40	33.6	2.6	11.5	52.3	60.6	
1997 [4]	16 757	5 249	151	2 778	8 579	1.63	31.3	0.9	16.6	51.2	63.4	
1998 [4]	22 183	6 253	151	5 109	10 670	2.15	28.2	0.7	23.0	48.1	66.6	
1999 [4]	23 734	5 831	122	6 004	11 777	2.31	24.6	0.5	25.3	49.6	69.2	
2000 [4]	25 207	5 643	559	5 628	13 377	2.45	22.4	2.2	22.3	53.1	68.2	
2001 [4]	24 758	5 043	909	5 165	13 641	2.42	20.3	3.7	20.9	55.1	70.1	
2002 [4]	27 291	5 865	826	5 927	14 673	2.67	21.5	3.0	21.7	53.8	68.5	
2003 [4]	27 127	5 643	1 482	6 119	13 883	2.66	20.8	5.5	22.6	51.2	69.2	
2004 [4]	32 268	7 142	1 515	7 856	15 755	3.16	22.1	4.7	24.3	48.8	68.5	
2005 [4]	32 863	4 889	1 400	10 832	15 742	3.21	14.9	4.3	33.0	47.9	70.3	
2006 [5]	30 190	15 273				2.94	50.6				49.4	71.8
2007 [5]	41 649	22 926				4.03	55.0				45.0	70.4
2008 [5]	38 380	17 059				3.68	44.4				55.6	76.0
2009 [5]	38 473	17 821				3.67	46.3				53.7	74.2
2010 [5]	36 442	15 259				3.46	41.9				58.1	76.8
2011 [5]	28 630	10 001				2.73	34.9				65.1	78.2

[1] Including extensions.

[2] Including emergency housing, owner housing since 1995, including dwellings in houses with home care and homes for senior citizens.

[3] Including construction of co-operative farms, since 1993 including company apartments, and since 1995 including apartments in non-residential premises, and including apartments created by construction modifications of non-residential premises; other construction since 1995.

[4] Number of dwellings finished in individual forms based on a professional estimate of the Czech Statistical Office.

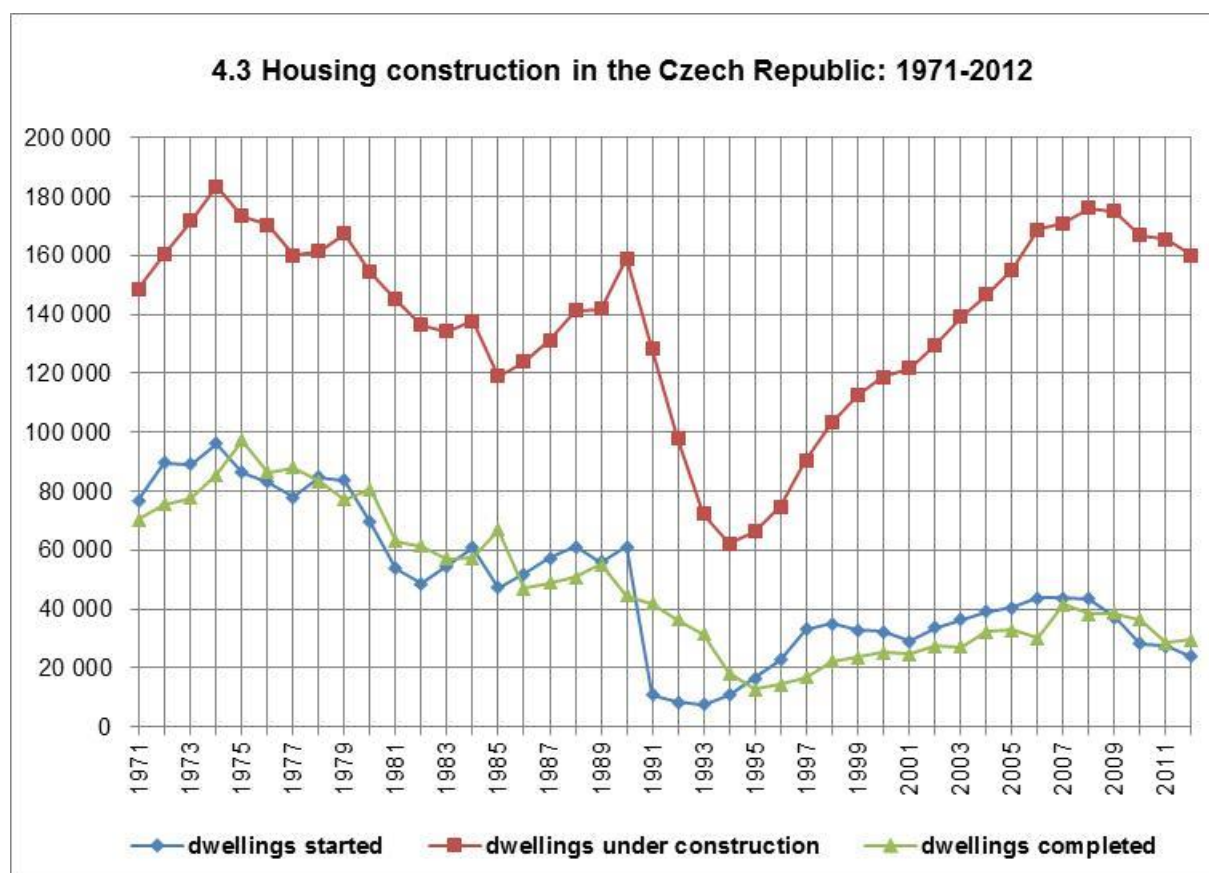
[5] In 2006, the Status 8-04 (Stav 8-04) was replaced by Status 2-12 (Stav 2-12), which no longer contains classification based on investment forms.

Source: Czech Statistical Office.

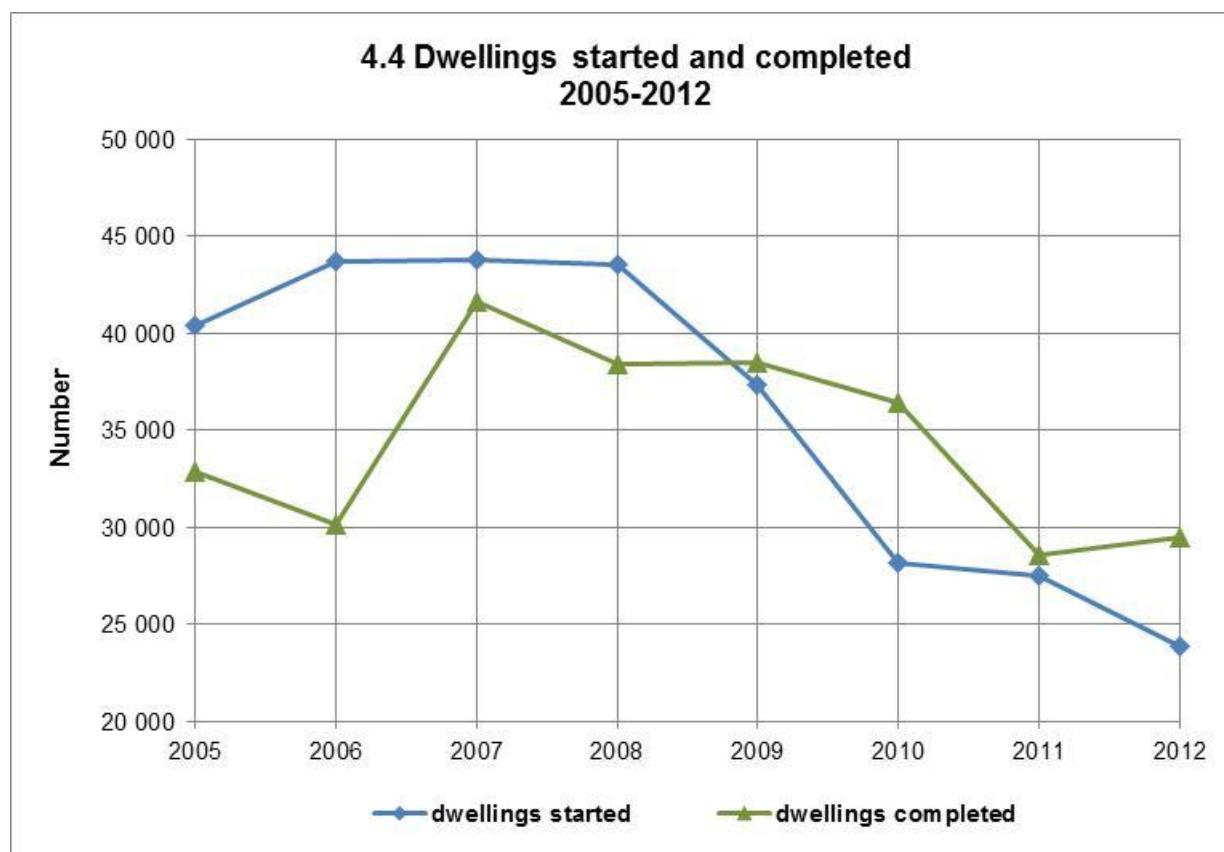
4.2 Housing construction in the Czech Republic: 1960-2012

Year	NUMBER				YEAR-ON-YEAR INDEX			
	dwellings started	dwellings under construction	dwellings completed	modernisation completed	dwellings started	dwellings under construction	dwellings completed	modernisation completed
1960	.	.	50 804	.	.	.	118.6	.
1961	.	.	50 449	.	.	.	99.3	.
1962	.	.	51 773	.	.	.	102.6	.
1963	.	.	48 729	.	.	.	94.1	.
1964	.	.	47 064	.	.	.	96.6	.
1965	.	.	48 200	.	.	.	102.4	.
1966	.	.	45 342	.	.	.	94.1	.
1967	.	.	50 295	.	.	.	110.9	.
1968	.	.	55 624	.	.	.	110.6	.
1969	.	.	54 787	.	.	.	98.5	.
1970	.	.	73 445	.	.	.	134.1	.
1971	76 926	148 466	70 226	.	.	.	95.6	.
1972	89 557	160 401	75 414	.	116.4	108.0	107.4	.
1973	89 099	171 810	77 695	.	99.5	107.1	103.0	.
1974	96 162	183 482	85 616	.	107.9	106.8	110.2	.
1975	86 248	173 418	97 104	.	89.7	94.5	113.4	.
1976	83 027	170 223	86 350	.	96.3	98.2	88.9	.
1977	77 932	159 966	87 872	.	93.9	94.0	101.8	.
1978	84 690	161 423	83 273	.	108.7	100.9	94.8	.
1979	83 613	167 334	77 094	.	98.7	103.7	92.6	.
1980	69 459	154 271	80 661	.	83.1	92.2	104.6	.
1981	53 765	144 954	63 084	.	77.4	94.0	78.2	.
1982	48 489	136 388	61 400	.	90.2	94.1	97.3	.
1983	54 459	134 304	57 078	.	112.3	98.5	93.0	.
1984	60 929	137 763	57 298	.	111.9	102.6	100.4	.
1985	47 337	118 844	66 678	.	77.7	86.3	116.4	.
1986	51 973	123 946	47 080	.	109.8	104.3	70.6	.
1987	57 309	131 325	49 000	.	110.3	106.0	104.1	.
1988	61 120	141 291	50 700	.	106.6	107.6	103.5	.
1989	55 965	141 721	55 073	.	91.6	100.3	108.6	.
1990	61 004	158 840	44 594	.	109.0	112.1	81.0	.
1991	10 899	128 228	41 719	2 039	17.9	80.7	93.6	59.6
1992	8 429	97 768	36 397	330	77.3	76.2	87.2	16.2
1993	7 454	72 356	31 509	1 490	88.4	74.0	86.6	451.5
1994	10 964	62 117	18 162	1 800	147.1	85.8	57.6	120.8
1995	16 548	66 172	12 998	2 061	150.9	106.5	71.6	114.5
1996	22 680	74 726	14 482	2 725	137.1	112.9	111.4	132.2
1997	33 152	90 552	16 757	4 645	146.2	121.2	115.7	170.5
1998	35 027	103 191	22 183	6 078	105.7	114.0	132.4	130.9
1999	32 900	112 530	23 734	8 755	93.9	109.1	107.0	144.0
2000	32 377	118 785	25 207	10 725	98.4	105.6	106.2	122.5
2001	28 983	121 705	24 758	13 435	89.5	102.5	98.2	125.3
2002	33 606	129 609	27 291	13 599	116.0	106.5	110.2	101.2
2003	36 496	139 132	27 127	12 761	108.6	107.3	99.4	93.8
2004	39 037	146 801	32 268	15 469	107.0	105.5	119.0	121.2
2005	40 381	155 202	32 863	21 896	103.4	105.7	101.8	141.5
2006	43 747	168 825	30 190	21 144	108.3	108.8	91.9	96.6
2007	43 796	170 971	41 649	18 758	100.1	101.3	138.0	88.7
2008	43 531	176 123	38 380	21 187	99.4	103.0	92.2	112.9
2009	37 319	174 969	38 473	19 029	85.7	99.3	100.2	89.8
2010	28 135	166 662	36 442	18 899	75.4	95.3	94.7	99.3
2011	27 535	165 567	28 630	17 207	97.9	99.3	78.6	91.0
2012	23 853	159 943	29 477	16 906	86.6	96.6	103.0	98.3

Source: Czech Statistical Office.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.5 Housing construction

(Dwellings started, dwellings completed and dwellings under construction: quarters 2005-2012)

Year	Quarter	Started	Completed	Under construction
2005	1Q	8 645	6 452	148 885
	2Q	9 042	6 068	152 114
	3Q	12 280	8 475	156 001
	4Q	10 414	11 868	155 202
	total	40 381	32 863	155 202
2006	1Q	9 117	6 929	157 390
	2Q	11 089	5 188	163 291
	3Q	11 699	6 049	168 941
	4Q	11 842	12 024	168 825
	total	43 747	30 190	168 825
2007	1Q	9 165	8 337	169 653
	2Q	10 073	6 758	172 968
	3Q	12 580	8 731	176 817
	4Q	11 978	17 824	170 971
	total	43 796	41 650	170 971
2008	1Q	9 570	9 070	171 472
	2Q	12 361	7 357	176 476
	3Q	11 914	9 559	178 831
	4Q	9 686	12 397	176 123
	total	43 531	38 383	176 123
2009	1Q	8 721	9 314	175 530
	2Q	9 736	7 770	177 496
	3Q	11 234	8 720	180 010
	4Q	7 628	12 669	174 969
	total	37 319	38 473	174 969
2010	1Q	6 272	9 199	172 042
	2Q	8 024	6 921	173 145
	3Q	7 671	7 415	173 401
	4Q	6 168	12 907	166 662
	total	28 135	36 442	166 662
2011	1Q	6 719	6 112	167 269
	2Q	7 593	5 393	169 469
	3Q	7 104	6 616	169 957
	4Q	6 119	10 509	165 567
	total	27 535	28 630	165 567
2012	1Q	6 545	6 230	165 882
	2Q	6 002	6 819	165 065
	3Q	5 710	6 905	163 870
	4Q	5 596	9 523	159 943
	total	23 853	29 477	159 943

Source: Czech Statistical Office.

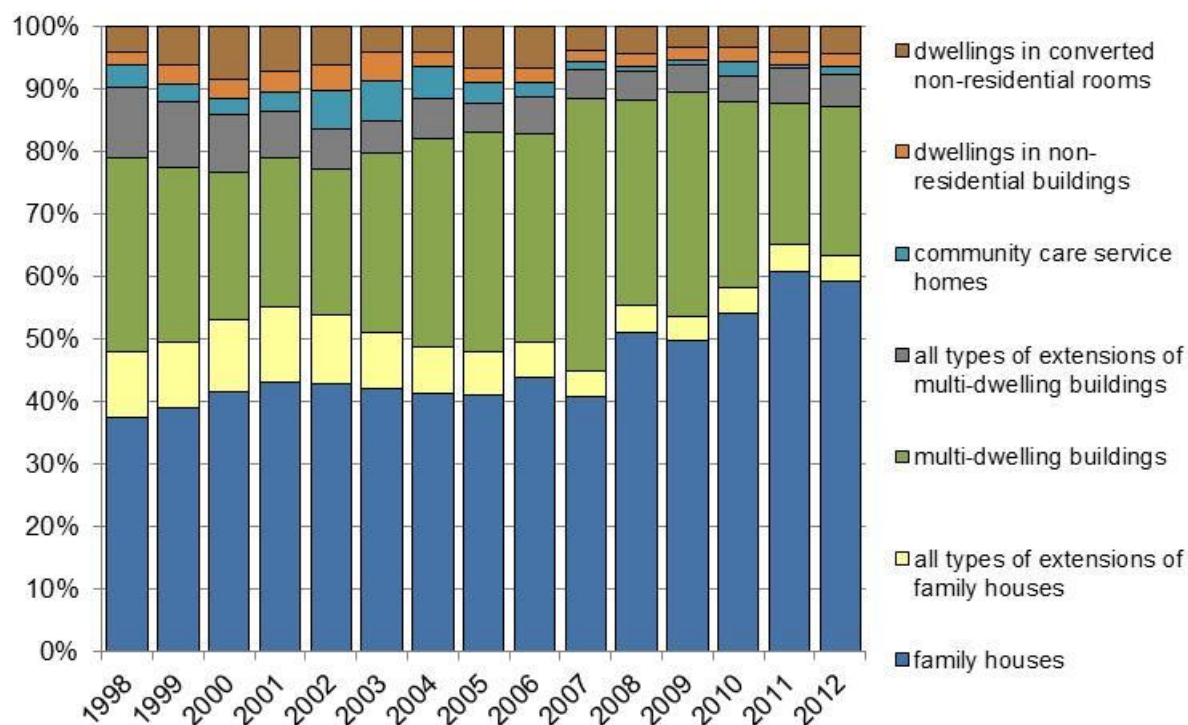
4.6 Dwellings completed by type of building: 1998-2012

Year	Total	including							Moderni- sation of dwelling stock [1]
		in family houses	in multi- dwelling buildings	in all types of extensions of		in community care service homes	in non- residential buildings	in converted non- residential rooms	
				family houses	multi- dwelling building s				
1998	22 183	8 336	6 827	2 334	2 530	811	407	938	6 078
1999	23 734	9 238	6 598	2 539	2 506	651	767	1 435	8 755
2000	25 207	10 466	5 926	2 911	2 339	687	745	2 133	10 725
2001	24 758	10 693	5 912	2 948	1 874	708	824	1 799	13 435
2002	27 291	11 716	6 393	2 957	1 737	1 725	1 070	1 693	13 599
2003	27 127	11 397	7 720	2 486	1 454	1 729	1 213	1 128	12 761
2004	32 268	13 302	10 722	2 453	2 070	1 638	719	1 364	15 469
2005	32 863	13 472	11 526	2 270	1 569	1 047	794	2 185	21 896
2006	30 190	13 230	10 070	1 687	1 770	760	651	2 022	21 144
2007	41 649	16 988	18 171	1 735	1 847	530	733	1 645	18 758
2008	38 380	19 611	12 497	1 710	1 788	345	727	1 702	21 187
2009	38 473	19 124	13 766	1 528	1 697	275	803	1 280	19 029
2010	36 442	19 760	10 912	1 423	1 445	876	786	1 240	18 899
2011	28 630	17 385	6 487	1 244	1 579	170	618	1 147	17 207
2012	29 477	17 445	7 092	1 198	1 504	359	612	1 267	16 906
% of total of dwellings completed									
1998	100.0	37.6	30.8	10.5	11.4	3.7	1.8	4.2	x
1999	100.0	38.9	27.8	10.7	10.6	2.7	3.2	6.0	x
2000	100.0	41.5	23.5	11.5	9.3	2.7	3.0	8.5	x
2001	100.0	43.2	23.9	11.9	7.6	2.9	3.3	7.3	x
2002	100.0	42.9	23.4	10.8	6.4	6.3	3.9	6.2	x
2003	100.0	42.0	28.5	9.2	5.4	6.4	4.5	4.2	x
2004	100.0	41.2	33.2	7.6	6.4	5.1	2.2	4.2	x
2005	100.0	41.0	35.1	6.9	4.8	3.2	2.4	6.6	x
2006	100.0	43.8	33.4	5.6	5.9	2.5	2.2	6.7	x
2007	100.0	40.8	43.6	4.2	4.4	1.3	1.8	3.9	x
2008	100.0	51.1	32.6	4.5	4.7	0.9	1.9	4.4	x
2009	100.0	49.7	35.8	4.0	4.4	0.7	2.1	3.3	x
2010	100.0	54.2	29.9	3.9	4.0	2.4	2.2	3.4	x
2011	100.0	60.7	22.7	4.3	5.5	0.6	2.2	4.0	x
2012	100.0	59.2	24.1	4.1	5.1	1.2	2.1	4.3	x

[1] Modernised dwellings mean upgrading of dwelling stock, so they do not counted in total dwellings completed.

Source: Czech Statistical Office.

4.7 Dwellings completed by type of building: 1998-2012



Source: Czech Statistical Office.

4.8 Time of housing buildings and dwellings completed: 1997-2011 (in months)

Year	Average construction time (months)				Dwellings share completed after 61 months and more (%)			
	family houses	multi-dwelling buildings	all types of extensions of		family houses	multi-dwelling buildings	all types of extensions of	
			family houses	multi-dwelling buildings			family houses	multi-dwelling buildings
1997	56	32	51	14	37.59	15.28	31.02	0.70
1998	54	33	54	16	32.75	16.74	33.20	2.65
1999	54	32	59	18	31.29	15.19	36.23	1.96
2000	59	29	60	21	34.80	7.53	35.14	2.78
2001	48	35	54	24	20.92	12.28	26.73	3.63
2002	47	28	56	27	19.26	1.50	26.07	5.01
2003	45	33	59	27	20.28	13.61	31.86	7.57
2004	44	30	64	28	20.89	14.83	36.40	10.14
2005	43	28	68	29	19.48	6.42	40.53	9.56
2006	39	31	61	30	15.70	8.79	34.50	10.51
2007	39	29	58	34	15.10	4.78	29.86	13.10
2008	38	27	60	33	14.28	2.75	34.56	8.11
2009	40	29	63	33	15.97	5.62	36.78	11.49
2010	43	31	64	33	17.38	4.51	38.37	13.36
2011	42	32	70	35	17.33	6.91	41.50	15.26

Source: Czech Statistical Office.

4.9 Structure of dwellings completed between 1997 and 2011 by material of supporting walls (%)

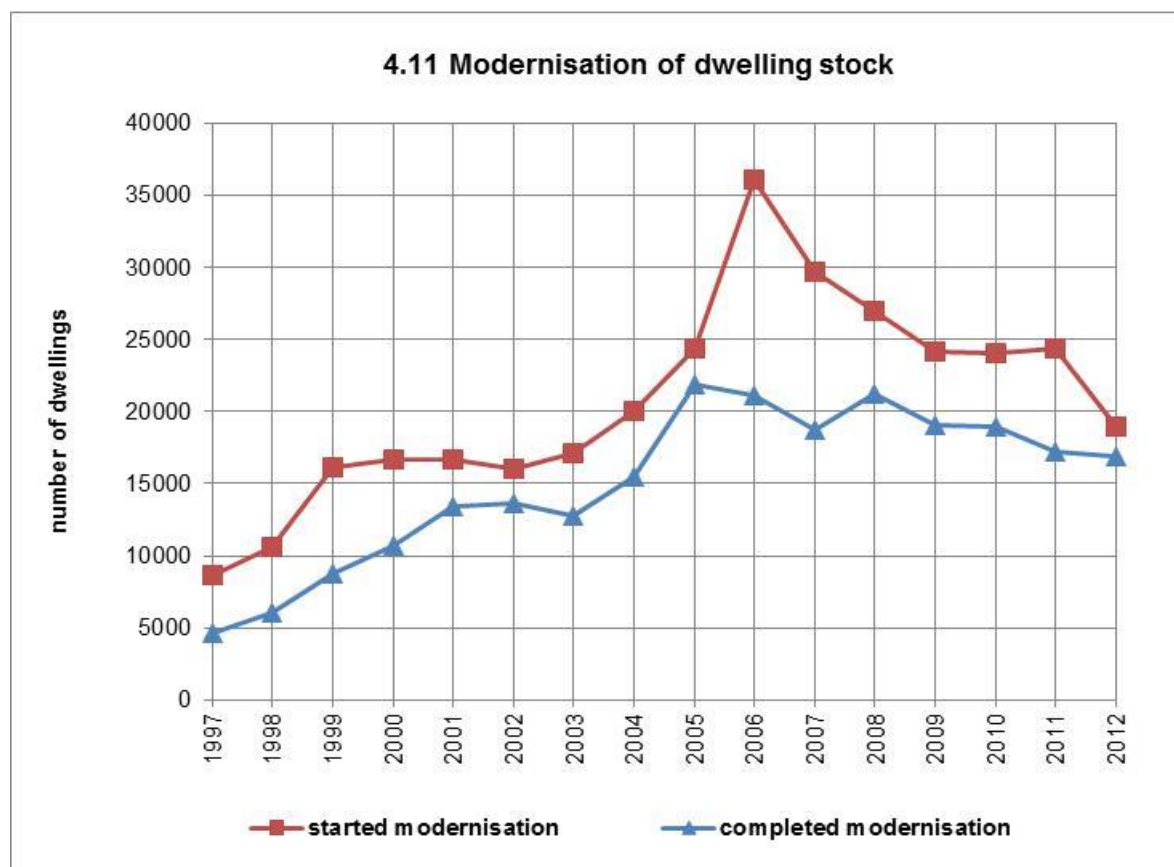
Year	Supporting structure of family houses				Supporting structure of multi-dwelling buildings			
	walled	prefabricated	wooden	other (including combination)	walled	prefabricated	wooden	other (including combination)
1997	93.7	2.7	1.4	2.2	58.5	22.5	0.0	19.0
1998	93.6	2.4	1.5	2.4	65.3	10.6	0.1	24.0
1999	94.6	2.5	1.1	1.8	52.1	19.8	0.7	27.5
2000	95.4	1.3	1.3	2.0	70.3	9.4	0.0	20.3
2001	95.0	1.6	1.6	1.8	71.3	2.8	0.0	25.9
2002	94.3	1.7	1.4	2.6	63.7	6.8	0.5	29.0
2003	93.9	1.7	2.4	2.0	68.0	9.7	0.1	22.3
2004	94.1	1.6	2.6	1.7	75.9	4.6	0.5	19.0
2005	93.6	1.6	2.9	1.9	63.8	6.2	0.8	29.2
2006	92.6	1.6	3.7	2.2	67.3	6.9	0.4	25.3
2007	92.0	1.4	4.6	2.1	57.2	4.9	0.2	37.6
2008	91.4	1.6	5.2	1.8	69.2	3.8	0.4	26.6
2009	89.8	1.6	6.4	2.2	64.1	3.4	0.1	32.4
2010	88.9	1.9	6.9	2.3	56.7	6.6	0.9	35.8
2011	87.2	2.0	8.6	2.2	59.6	4.5	0.6	35.3

Source: Czech Statistical Office.

4.10 Modernisation of dwelling stock: 1997-2012

Year	Started modernisation		Actual modernisation		Completed modernisation	
	No.	index	No.	index	No.	index
1997	8 668	134.8	10 678	161.9	4 645	170.5
1998	10 587	122.1	14 761	138.2	6 078	130.9
1999	16 087	152.0	22 069	149.5	8 755	144.0
2000	16 638	103.4	28 195	127.8	10 725	122.5
2001	16 659	100.1	31 592	112.0	13 435	125.3
2002	16 050	96.3	34 772	110.1	13 599	101.2
2003	17 145	106.8	38 923	111.9	12 761	93.8
2004	20 074	117.1	43 448	111.6	15 469	121.2
2005	24 404	121.6	47 233	108.7	21 896	141.5
2006	36 081	147.8	62 171	131.6	21 144	96.6
2007	29 635	82.1	73 048	117.5	18 758	88.7
2008	27 020	91.2	78 881	108.0	21 187	112.9
2009	24 186	89.5	84 038	106.5	19 029	89.8
2010	24 031	99.4	89 170	106.1	18 899	99.3
2011	24 349	101.3	96 312	108.0	17 207	91.0
2012	18 900	77.6	98 306	102.1	16 906	98.3

Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.12 Size of dwellings in completed family houses (1995-2011)

Year	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Percentage of total dwellings					
				bedsitters	dwellings with kitchen and				
					1 room [1]	2 rooms	3 rooms	4 rooms	5 rooms and more
1995	.	.	.	0.5%	1.5%	7.7%	27.6%	30.2%	32.5%
1996	.	.	.	0.7%	2.0%	8.1%	27.9%	28.8%	32.5%
1997	4.31	92.8	152.0	0.9%	2.4%	8.6%	25.1%	28.3%	34.7%
1998	4.35	96.4	154.7	0.6%	1.9%	8.3%	24.6%	27.5%	37.1%
1999	4.35	96.5	158.5	0.6%	1.2%	5.3%	17.0%	30.5%	45.4%
2000	4.36	96.9	155.4	0.3%	1.1%	5.4%	17.0%	31.1%	45.1%
2001	4.33	96.3	151.7	0.4%	1.2%	5.4%	17.4%	31.7%	43.9%
2002	4.37	97.0	153.0	0.3%	1.1%	5.4%	15.9%	32.0%	45.3%
2003	4.36	96.6	152.7	0.4%	1.3%	4.6%	16.0%	33.5%	44.2%
2004	4.39	97.0	151.5	0.3%	0.9%	4.6%	15.8%	33.6%	44.8%
2005	4.37	98.1	145.9	0.3%	0.8%	5.4%	15.2%	34.2%	44.1%
2006	4.35	97.9	142.8	0.2%	0.7%	4.4%	15.3%	37.9%	41.5%
2007	4.38	97.1	141.4	0.3%	0.8%	3.6%	15.2%	37.6%	42.5%
2008	4.40	96.3	138.8	0.2%	0.8%	3.0%	14.0%	40.2%	41.8%
2009	4.34	94.4	136.4	0.3%	0.8%	3.3%	15.4%	40.5%	39.7%
2010	4.39	95.2	135.8	0.3%	0.8%	2.9%	14.2%	40.6%	41.3%
2011	4.36	94.1	134.4	0.3%	0.8%	3.3%	14.5%	40.5%	40.6%

[1] includes two-room dwellings with kitchenette.

Source: Czech Statistical Office.

4.13 Size of dwellings in completed multi-dwelling buildings (1995-2011)

Year	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Percentage of total dwellings				
				bedsitters	dwellings with kitchen and			
					1 room [1]	2 rooms	3 rooms	4 rooms and more
1995	.	.	.	7.0%	42.5%	9.0%	33.2%	8.3%
1996	.	.	.	8.2%	34.3%	23.9%	26.6%	7.0%
1997	2.02	46.0	66.3	8.6%	30.5%	33.8%	18.6%	8.5%
1998	2.22	52.9	73.6	13.5%	20.7%	29.6%	26.5%	9.7%
1999	2.07	51.0	70.2	12.8%	24.9%	27.9%	25.7%	8.7%
2000	2.06	45.2	67.7	8.5%	22.8%	37.5%	25.7%	5.5%
2001	2.10	48.0	68.0	9.7%	21.3%	36.7%	25.1%	7.2%
2002	1.89	43.7	61.1	11.5%	31.5%	31.1%	20.7%	5.2%
2003	2.11	49.3	67.5	7.9%	21.2%	38.3%	26.0%	6.6%
2004	1.96	47.5	66.7	15.1%	27.0%	28.6%	21.9%	7.4%
2005	2.09	50.4	66.4	9.8%	19.3%	39.5%	25.4%	6.0%
2006	2.15	50.2	68.0	8.0%	20.7%	36.5%	27.7%	7.1%
2007	2.17	50.7	66.7	11.5%	15.6%	36.6%	29.1%	7.2%
2008	2.28	54.0	71.2	7.3%	14.5%	39.0%	30.6%	8.6%
2009	2.26	52.1	69.1	6.6%	15.5%	39.7%	29.6%	8.7%
2010	2.30	55.0	73.2	5.6%	14.7%	38.8%	32.5%	8.4%
2011	2.26	51.3	68.0	7.4%	15.6%	38.6%	30.0%	8.4%

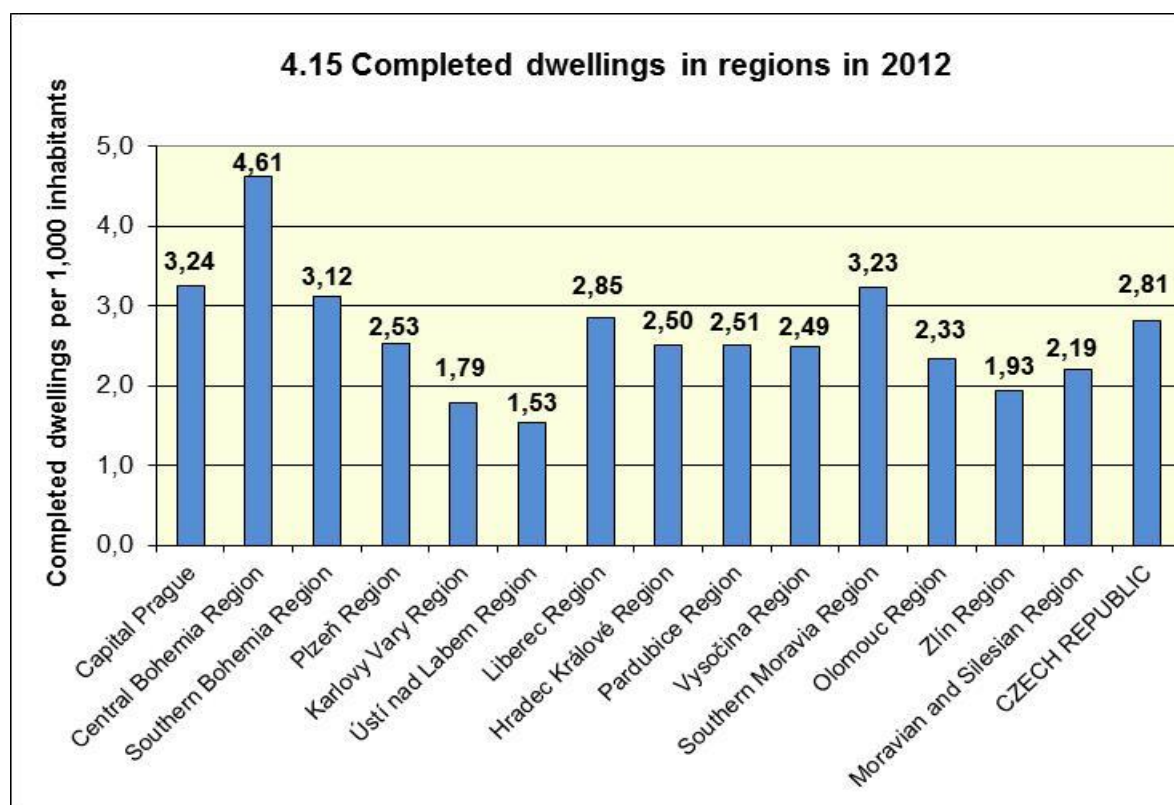
[1] includes two-room dwellings with kitchenette.

Source: Czech Statistical Office.

4.14 Completed dwellings according to number of rooms in the Czech Republic in 2011

Form of construction	Number of dwellings							Average floor area (m ²)	
	bed-sitters	1 room incl. 2 room dwellings with kitchenette	2 rooms	3 rooms	4 rooms	5 rooms and more	total	living floor area	useful floor area
family houses (excluding all types of extensions)	46	147	575	2 521	7 045	7 051	17 385	94.1	134.4
multi-dwelling buildings (excluding all types of extensions)	477	1 015	2 507	1 946	451	91	6 487	51.3	68.0
all types of extensions of family houses	18	78	249	441	324	134	1 244	70.9	101.6
all types of extensions of multi-dwelling buildings	200	454	525	295	86	19	1 579	48.3	66.9
community care service homes	59	70	37	4	0	0	170	24.7	33.2
converted non-residential rooms	73	213	411	267	128	55	1 147	58.3	77.8
non-residential buildings	78	120	210	126	54	30	618	52.8	71.4
TOTAL	951	2 097	4 514	5 600	8 088	7 380	28 630	78.2	110.0

Source: Czech Statistical Office.



Source: Czech Statistical Office, calculations of Institute for Spatial Development.

4.16 Housing construction by regions in 2012

Region	Dwellings completed	Dwellings started	Dwellings under construction
Capital Prague	4 024	2 827	12 517
Central Bohemia Region	5 903	4 914	31 639
Southern Bohemia Region	1 984	1 485	14 781
Plzeň Region	1 444	1 420	9 993
Karlovy Vary Region	543	607	4 408
Ústí nad Labem Region	1 271	1 147	9 411
Liberec Region	1 252	747	5 797
Hradec Králové Region	1 384	1 216	7 349
Pardubice Region	1 295	1 096	8 019
Vysočina Region	1 276	991	6 916
Southern Moravia Region	3 773	3 008	16 887
Olomouc Region	1 490	1 176	10 099
Zlín Region	1 137	1 145	8 261
Moravian and Silesian Region	2 701	2 074	13 866
Czech Republic	29 477	23 853	159 943

Source: Czech Statistical Office, calculations of Institute for Spatial Development.

4.17 Housing construction in 2012 - dwellings completed

Form of building	Year 2011	Year 2012	Index (12/11)	Percentage of total dwellings 2012
family houses	17 385	17 445	100,3	59.2%
multi-dwelling buildings	6 487	7 092	109,3	24.1%
all types of extensions total	2 823	2 702	95,7	9.2%
of family houses	1 244	1 198	96,3	4.1%
of multi-dwelling buildings	1 579	1 504	95,3	5.1%
community care service homes	170	359	211,2	1.2%
dwellings in non-residential buildings	618	612	99,0	2.1%
dwellings in converted non-residential rooms	1 147	1 267	110,5	4.3%
TOTAL	28 630	29 477	103,0	100.0%
Modernisation of dwelling stock	17 207	16 906	98,3	x

Source: Czech Statistical Office, calculations of Institute for Spatial Development.

4.18 Housing construction in 2012 - dwellings started

Form of building	Year 2011	Year 2012	Index (12/11)	Percentage of total dwellings 2012
family houses	17 060	14 399	84,4	60.4%
multi-dwelling buildings	5 013	4 022	80,2	16.9%
all types of extensions total	3 278	2 981	90,9	12.5%
of family houses	1 837	1 636	89,1	6.9%
of multi-dwelling buildings	1 441	1 345	93,3	5.6%
community care service homes	541	741	137,0	3.1%
dwellings in non-residential buildings	1 175	1 277	108,7	5.4%
dwellings in converted non-residential rooms	468	433	92,5	1.8%
TOTAL	27 535	23 853	86,6	100.0%
Modernisation of dwelling stock	24 349	18 900	77,6	x

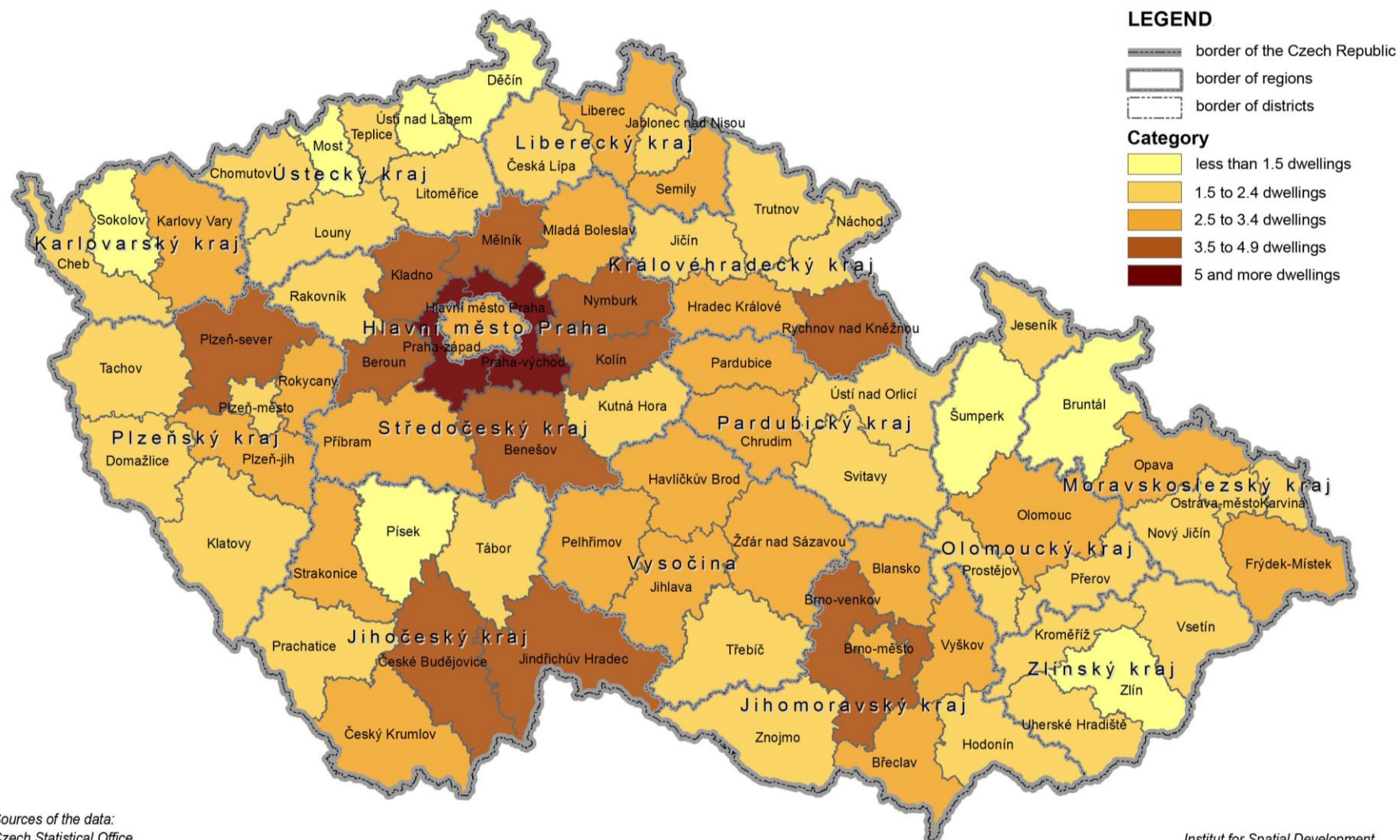
Source: Czech Statistical Office, calculations of Institute for Spatial Development.

4.19 Housing construction in 2012 - dwellings under construction

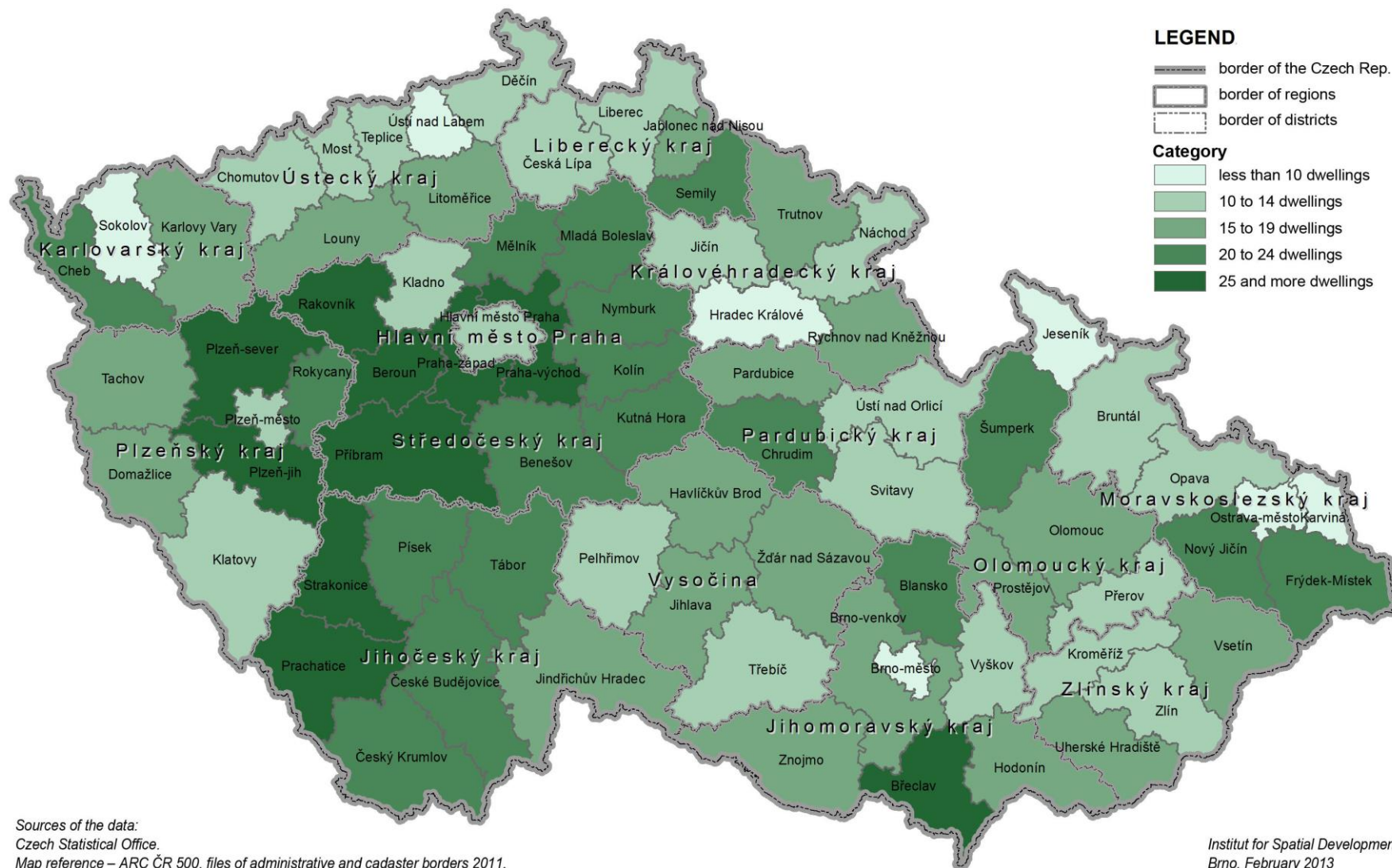
Form of building	Year 2011	Year 2012	Index (12/11)	Percentage of total dwellings 2012
family houses	85 348	82 302	96.4	51.5%
multi-dwelling buildings	24 074	21 004	87.2	13.1%
all types of extensions total	41 723	42 002	100.7	26.3%
of family houses	33 760	34 198	101.3	21.4%
of multi-dwelling buildings	7 963	7 804	98.0	4.9%
community care service homes	2 962	3 344	112.9	2.1%
dwellings in non-residential buildings and in converted non-residential rooms	11 460	11 291	98.5	7.1%
TOTAL	165 567	159 943	96.6	100.0%
Modernisation of dwelling stock	96 312	98 306	102.1	x

Source: Czech Statistical Office, calculations of Institute for Spatial Development.

4.20 Number of completed dwellings in 2011 when converted to 1,000 inhabitants (based on districts)



4.21 Number of dwellings under construction as of December 31, 2011, when converted to 1,000 inhabitants (based on districts)



4.22 Average acquisition value of completed dwelling (CZK)

Year	Family houses	All types of extensions of family houses	Multi-dwelling buildings	All types of extensions of multi-dwelling buildings
1996	1 780 200	580 494	868 800	660 398
1997	2 143 600	683 600	1 083 200	949 700
1998	2 304 900	729 500	1 464 100	935 500
1999	2 402 900	766 200	1 372 900	1 060 100
2000	2 387 900	795 000	1 285 500	1 026 000
2001	2 406 000	835 600	1 448 700	1 155 300
2002	2 516 200	877 100	1 234 400	1 200 800
2003	2 612 700	890 300	1 458 600	1 135 300
2004	2 712 500	906 100	1 423 700	1 183 600
2005	2 742 500	979 400	1 575 100	1 319 100
2006	2 848 900	1 062 200	1 663 800	1 350 400
2007	2 905 600	1 101 100	1 646 100	1 468 100
2008	3 088 000	1 223 900	1 889 300	1 513 000
2009	3 122 172	1 264 501	2 037 985	1 561 129
2010	3 214 100	1 303 200	2 576 300	1 625 400
2011	3 249 300	1 344 600	2 043 100	1 524 900

Source: Czech Statistical Office.

4.23 Average acquisition value per 1 m² of useful floor area of dwellings completed between 1997-2011 by sort of buildings and municipality size (CZK) [1]

Municipality size	Year														
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Family houses (extensions not included)															
TOTAL	14 100	14 894	15 158	15 364	15 856	16 447	17 109	17 910	18 800	19 946	20 553	22 244	22 884	23 674	24 172
< 500 inhab.	11 744	12 959	13 098	14 101	15 071	15 140	15 798	16 611	17 669	18 141	19 021	20 193	21 399	22 629	22 934
500 - 999	12 508	13 741	14 061	14 180	14 897	15 033	16 080	16 615	17 944	18 558	19 747	20 958	21 847	22 954	23 358
1 000 - 1 999	12 883	13 401	13 464	14 137	14 970	15 771	16 853	16 799	18 301	19 299	19 823	21 619	23 159	23 608	23 772
2 000 - 4 999	13 556	14 536	14 581	15 147	15 846	16 564	17 147	17 461	18 484	20 512	20 782	21 863	23 220	23 663	24 116
5 000 - 9 999	13 401	14 307	15 293	15 170	14 774	16 638	16 802	19 521	19 024	20 723	19 947	21 241	21 882	22 758	24 202
10 000 - 19 999	13 224	14 009	14 765	15 650	15 757	16 158	16 879	17 404	18 678	19 325	19 579	22 251	23 296	23 297	23 689
20 000 - 49 999	12 147	14 063	14 773	14 699	15 386	16 125	16 668	17 193	18 732	18 697	20 564	22 039	22 337	23 000	23 941
50 000 - 99 999	13 383	13 980	16 100	15 903	16 150	16 478	16 791	17 933	19 189	21 198	21 639	21 517	23 660	25 562	25 797
> 100 000 inhab.	19 946	19 418	19 621	19 855	20 011	20 133	20 581	22 458	22 846	24 295	25 123	30 352	27 004	28 251	29 447
Multi-dwelling buildings (extensions not included)															
TOTAL	16 332	19 898	19 555	18 984	20 930	20 193	21 597	21 360	23 738	24 471	24 675	26 518	29 504	35 197	30 063
< 500 inhab.	11 284	12 723	12 938	14 943	18 272	15 828	22 689	9 275	24 505	16 186	24 821	17 718	23 918	37 425	22 514
500 - 999	18 310	15 390	16 089	18 080	15 886	24 112	19 131	15 066	22 347	22 357	21 490	20 130	23 304	33 009	24 925
1 000 - 1 999	12 726	20 686	16 136	15 176	14 760	17 382	15 908	15 628	28 198	22 238	23 307	22 570	25 265	32 020	24 676
2 000 - 4 999	14 459	14 002	16 628	14 928	15 405	15 990	17 194	17 381	17 062	21 779	26 987	24 502	28 450	25 516	25 569
5 000 - 9 999	13 967	17 463	17 618	21 338	15 404	16 707	17 786	17 491	28 161	27 979	24 607	33 596	23 459	28 718	28 823
10 000 - 19 999	13 986	16 641	18 388	12 397	17 152	16 684	16 715	19 172	21 383	18 851	20 986	25 826	28 852	24 874	23 111
20 000 - 49 999	14 448	16 686	20 751	16 673	15 565	17 803	18 550	20 908	19 067	17 940	22 498	23 258	25 099	26 022	25 605
50 000 - 99 999	13 287	16 031	18 424	15 642	18 664	16 335	18 115	19 524	21 636	22 625	24 030	22 387	25 167	30 943	26 520
> 100 000 inhab.	21 403	23 069	20 981	23 430	26 575	24 264	25 852	24 705	24 924	27 019	25 408	27 993	31 694	39 582	33 524

[1] Population groups of municipalities based on the number of inhabitants and territorial specification of municipalities as of December 31, 2011 (the data are converted).

Source: Czech Statistical Office.

4.24 Dwellings completed per 1,000 inhabitants (EU)

	1980	1985	1990	1995	2000	2006	2007	2008	2009
Austria	6.8 [1]	5.4	4.7	6.6	6.6	.	.	.	.
Belgium	4.9	3.1	4.3	4.1	3.8	6.1	5.4	5.2	4.5
Bulgaria	.	.	.	.	.	.	.	.	.
Cyprus	17.6	13.9	14.0	10.6	7.3	.	.	.	.
Czech Republic	7.9	.	4.4	1.3	2.5	2.9	4.0	3.7	3.7
Denmark	5.9	4.4	5.3	2.6	2.9	5.3	5.7	4.7	2.9
Estonia	9.8	.	4.8	0.8	0.5	3.8	5.3	4.0	2.3
Finland	10.4	10.3	13.1	4.9	6.3	6.4	6.7	5.7	4.1
France	7.0	5.3	5.9	7.0	6.4	7.1	7.5	7.4	.
Germany	6.4	5.5	4.0	7.4	5.1	3.0	3.2	2.1	.
Greece	14.1	8.9	11.9	6.8	8.5	.	.	.	.
Hungary	8.3	6.8	4.2	2.4	2.2	3.4	3.6	3.6	3.2
Ireland	8.2	6.7	5.6	8.5	13.2	.	.	.	.
Italy	5.1	3.5	3.1	3.5	3.6	.	.	.	.
Latvia	.	.	5.0	0.7	0.6 [2]	2.6	4.1	3.6	.
Lithuania	8.3	.	5.9	1.5	1.3	.	.	.	.
Luxembourg	5.5	3.6	6.7	6.6	3.8	4.8	6.3	.	.
Malta	15.5	.	.	.	.	.	.	.	.
Netherlands	8.1	7.0	6.8	6.4	4.7	4.4	4.9	4.8	5.0
Poland	6.1	5.1	3.5	1.7	2.3	3.0	3.5	4.3	4.2
Portugal	4.2	3.8	6.6	7.2	10.8	6.7	7.3	7.8	.
Romania	.	.	2.1	1.6	1.2	1.8	2.2	3.1	.
Slovak Republic	.	.	3.9 [3]	1.1	2.4	2.7	3.1	3.2	3.5
Slovenia	7.2	.	4.0	3.1	3.4	.	.	.	.
Spain	7.1	5.0	7.2	7.2	11.4	14.6	14.0	13.5	.
Sweden	6.2	3.9	6.8	1.6	1.8	3.7	3.8	3.7	2.6
United Kingdom	4.5	4.0	3.6	3.4	3.1	.	.	.	.

. data unavailable or unreliable

[1] average for 1971-1980

[2] data for 2003

[3] data for 1991

Source: Housing Statistics in the European Union 2010. Hague: Ministry of the Interior and Kingdom Relations, 2010.

Chapter 5

CONSTRUCTION INDUSTRY

CONSTRUCTION INDUSTRY IN 2012 IN THE CZECH REPUBLIC

In 2012, the volume of construction production dropped year-on-year by 6.5% and by 17% against the boom in 2008. The construction industry has been dropping for four years in year-on-year figures.

In 2012, building authorities issued 97,764 building permits and their number year-on-year dropped by 8.8%. Numbers of issued building permits significantly dropped in all areas of construction, mainly in the category of apartment buildings and other buildings. Approximate value of constructions permitted in 2012 dropped year-on-year by 6.3% to CZK 318.5 billion.

The total value of newly-concluded construction orders in the Czech Republic dropped year-on-year by 18.4%.

In 2012, there were 23,853 housing starts, which is 13.4% less than in 2011. In the case of apartments located in apartment buildings, there was a year-on-year drop of 19.8%, while there were 15.6% less housing starts for apartments located in family houses.

29,477 apartments were finished, i.e. by 3% more. In the case of apartments located in apartment blocks, there was a year-on-year growth of 9.3%, while the number of apartments located in family houses grew by 0.3%.

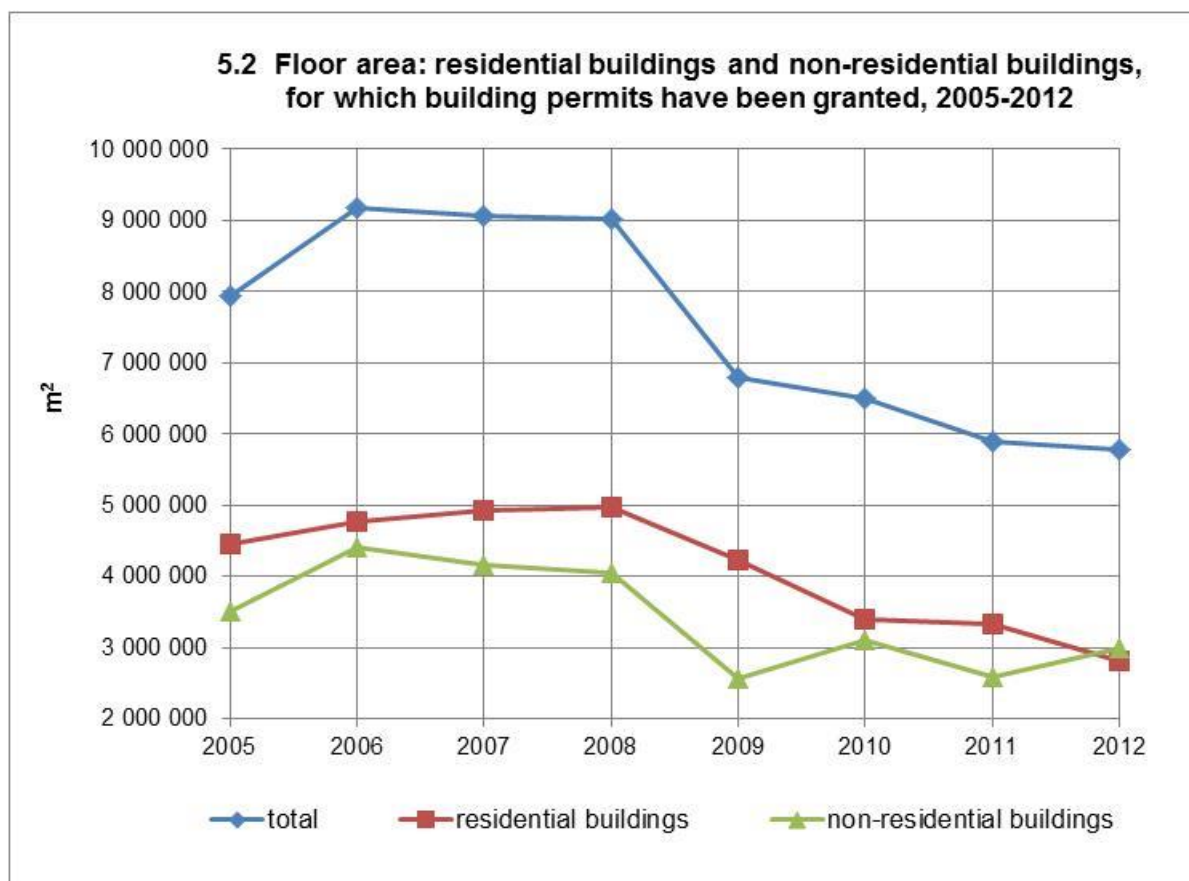
One of the reasons for the unfavorable situation in the construction industry is continued weak demand as a consequence of the ongoing cautious approach of private investors in combination with limited possibilities of the state budget.

5.1 Floor area (m²): residential buildings and non-residential buildings, for which building permits have been granted [1], 2005-2012

Period	Total	Residential buildings	Non-residential buildings
1.Q 2005	1 612 453	909 983	702 470
2.Q 2005	2 035 240	1 106 453	928 787
3.Q 2005	2 258 351	1 382 794	875 557
4.Q 2005	2 041 477	1 044 207	997 270
1.Q 2006	1 834 123	888 684	945 439
2.Q 2006	1 986 777	1 199 624	787 153
3.Q 2006	2 870 145	1 406 352	1 463 793
4.Q 2006	2 489 404	1 268 632	1 220 772
1.Q 2007	1 804 809	1 042 539	762 270
2.Q 2007	2 333 501	1 206 167	1 127 334
3.Q 2007	2 480 404	1 424 993	1 055 411
4.Q 2007	2 454 890	1 243 838	1 211 052
1.Q 2008	2 181 091	1 016 393	1 164 698
2.Q 2008	2 557 401	1 436 328	1 121 073
3.Q 2008	2 414 237	1 414 286	999 951
4.Q 2008	1 866 523	1 095 178	771 345
1.Q 2009	1 704 437	946 474	757 963
2.Q 2009	1 735 057	1 131 189	603 868
3.Q 2009	1 853 153	1 278 449	574 704
4.Q 2009	1 496 378	871 288	625 090
1.Q 2010	1 316 662	710 596	606 066
2.Q 2010	1 983 890	965 888	1 018 002
3.Q 2010	1 629 083	918 093	710 990
4.Q 2010	1 566 413	805 067	761 346
1.Q 2011	1 320 600	744 990	575 610
2.Q 2011	1 869 567	937 336	932 231
3.Q 2011	1 489 351	897 555	591 796
4.Q 2011	1 219 232	741 872	477 360
1.Q 2012	1 399 361	688 536	710 825
2.Q 2012	1 427 192	746 944	680 248
3.Q 2012	1 691 657	711 391	980 266
4.Q 2012	1 265 446	654 147	611 299

[1] New constructions and modifications to completed buildings resulting in new dwellings.

Source: Czech Statistical Office.

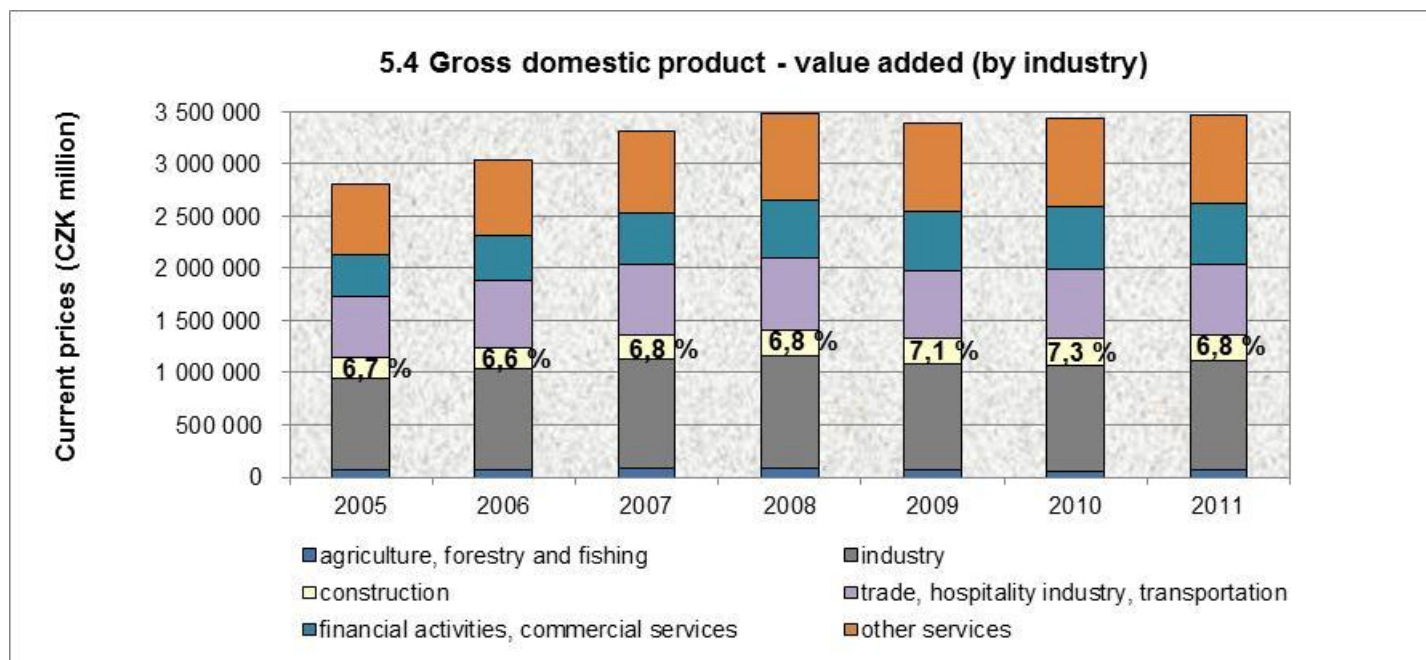


Source: Czech Statistical Office.

5.3 Gross domestic product - value added (by industry)

	Current prices													
	2005		2006		2007		2008		2009		2010		2011	
	CZK million	index 05/04	CZK million	index 06/05	CZK million	index 07/06	CZK million	index 08/07	CZK million	index 09/08	CZK million	index 10/09	CZK million	index 11/10
Agriculture, forestry and fishing	71 691	98.4	74 434	103.8	79 068	106.2	80 293	101.5	65 122	81.1	56 699	87.1	74 618	131.6
Industry	877 451	106.9	961 958	109.6	1 047 411	108.9	1 085 503	103.6	1 018 647	93.8	1 014 812	99.6	1 046 165	103.1
Construction	189 292	103.8	199 158	105.2	224 875	112.9	235 658	104.8	242 216	102.8	250 680	103.5	234 436	93.5
Trade, hospitality industry, transportation	593 189	104.1	647 239	109.1	690 162	106.6	701 890	101.7	643 782	91.7	669 609	104.0	678 554	101.3
Financial activities, commercial services	392 899	108.7	432 782	110.2	483 975	111.8	546 936	113.0	579 175	105.9	588 484	101.6	577 319	98.1
Other services	683 299	107.2	721 633	105.6	778 857	107.9	829 642	106.5	841 289	101.4	848 681	100.9	851 342	100.3
Total	2 807 821	106.2	3 037 204	108.2	3 304 348	108.8	3 479 922	105.3	3 390 231	97.4	3 428 965	101.1	3 462 434	101.0

Source: Czech Statistical Office.

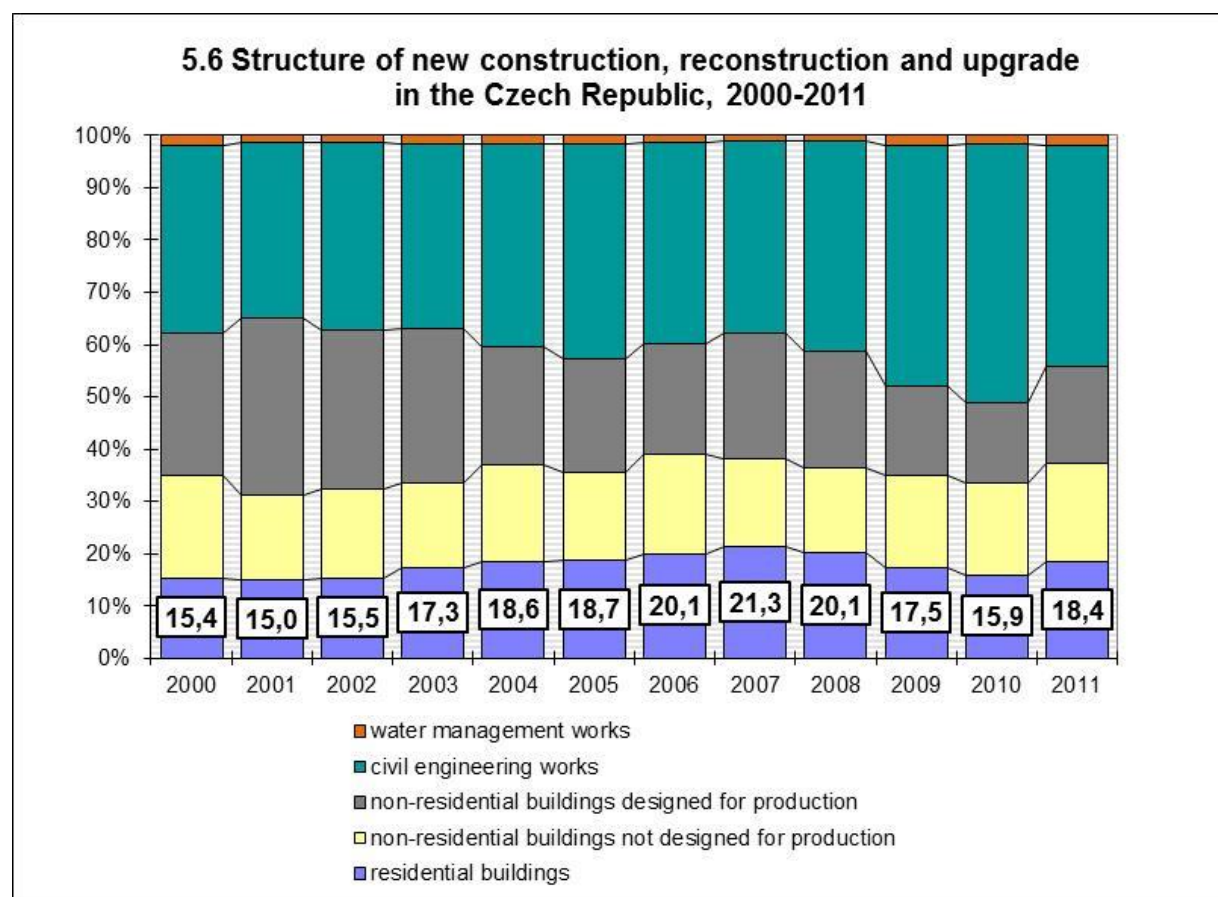


5.5 Construction work "S" by type of construction, 2000-2011 (CZK mil, current prices)

Year	Construction work "S" total	of which								
		in the Czech Republic	of which							abroad
			new construction, reconstruction and upgrade	of which					repairs and maintenance	
				residential buildings	non-residential buildings not designed for production	non-residential buildings designed for production	civil engineering works	water management works		
2000	265 007	261 084	197 575	30 445	38 402	54 265	70 403	4 060	63 509	3 923
2001	301 784	295 886	223 697	33 460	36 694	75 489	75 325	2 729	72 189	5 898
2002	317 568	313 569	233 038	36 011	39 618	70 878	83 462	3 069	80 532	3 999
2003	353 879	349 964	257 185	44 600	41 618	75 751	91 158	4 058	92 780	3 915
2004	402 410	397 121	292 721	54 551	54 127	65 942	113 684	4 417	104 401	5 289
2005	431 426	425 463	314 844	58 819	53 606	67 897	129 736	4 786	110 619	5 963
2006	472 578	462 980	343 648	68 960	64 921	72 728	132 365	4 675	119 331	9 598
2007	521 487	507 445	378 587	80 631	63 567	91 471	138 348	4 569	128 858	14 042
2008	547 601	536 013	398 152	80 150	65 037	88 138	160 395	4 432	137 861	11 589
2009	520 877	507 709	375 917	65 688	66 210	63 625	173 311	7 083	131 792	13 168
2010	488 690	477 793	356 289	56 711	62 929	54 337	175 911	6 401	121 504	10 897
2011	464 021	451 853	332 217	61 111	62 364	62 356	140 265	6 121	119 636	12 168

Construction work "S" under contracts in total refers to total value of the reporting unit's own construction activity (incl. material inputs) performed based on a contract of delivery for final user (builder), including the value of subcontracted construction work, if any, received from other subcontractors to meet the contract of delivery for the final user.

Source: Czech Statistical Office.



Source: Czech Statistical Office.

5.7 Production in construction, 2006-2011 and Q3 2012 (index 2005=100)

Countries	2006	2007	2008	2009	2010	2011	2012 Q3
EU 27	103.3	105.9	102.9	94.9	91.5	92.5	84.6
Euro area 17	103.3	105.4	100.7	93.8	87.0	86.6	79.3
Austria	106.1	110.2	109.3	107.4	103.1	103.5	108.3
Belgium	104.6 [1]	106.9 [1]	108.0 [1]	104.1 [1]	102.3 [1]	108.0 [1]	107.8 [1]
Bulgaria	124.4	158.8	177.6	152.3	130.5	113.5 [1]	113.8 [1]
Cyprus	104.1	111.2	113.7	101.7	93.5	84.4	66.2 [2]
Czech Republic	106.6	113.9	113.6	112.9	104.7	101.0	94.2
Denmark	102.7	96.9	104.2	96.0	87.0	93.5	82.0 [2]
Estonia	127.2	144.4	125.3	88.0	80.5	102.0	122.8 [2]
Finland	107.9 [3]	119.0 [3]	123.8 [3]	107.5 [3]	120.3 [3]	132.1 [3]	129.9 [3]
France	102.3	106.9	104.9	99.5	94.5	96.5	94.6
Germany	105.9	108.8	108.4	108.4	108.7	123.2	123.9
Greece	103.8	118.7	127.7	105.3	74.6 [1]	53.6	38.2 [1] [2]
Hungary	99.4	85.5	81.0	77.5	69.4	64.0	61.7
Ireland	103.6	89.4	63.4	40.5	28.2	23.5	20.3 [1]
Italy	103.9	110.5	109.6	96.9	93.5	90.8	77.8
Latvia	113.6	129.1	125.1	81.4	62.3	70.1	76.5
Lithuania	122.1	149.3	154.9	80.0	73.6	90.1	84.3
Luxembourg	102.3	105.1	103.8	104.3	104.4	106.6	101.0 [2]
Malta	104.7	113.8	122.3	117.5	112.0	111.5 [1]	110.6 [1]
Netherlands	102.2	107.9	111.3	105.2	93.6 [1]	97.7 [1]	88.4 [1] [2]
Poland	115.9	134.8	148.8	155.4	161.0	186.5	179.9
Portugal	93.7	90.0	88.9	83.0	76.0	68.2	55.9
Romania	116.5	155.1	196.6	166.9	144.6	148.9	146.3
Slovak Republic	116.3	122.7	136.7	121.5	116.2	113.9	98.5
Slovenia	115.5	136.9	158.1	125.0	103.9	77.3	62.1 [1]
Spain	102.7	98.3	82.2	73.3	58.1	47.0	44.6 [2]
Sweden	106.1	117.3	116.4	104.9	112.7	128.7	133.6
United Kingdom	101.4	103.8	102.4	90.5	97.1	99.2 [1]	90.0 [1]

[1] provisional

[2] Eurostat estimate

[3] estimated

Source: Eurostat, 13. 2. 2013.

Chapter 6

PRICES

PRICES OF HOUSING

A year-on-year change of the aggregate **consumer price index** (i.e. inflation) in 2012 against 2011 of 3.3% was mainly caused (1.4 percentage points) by a **growth of prices of housing**. In 2012, prices of housing (housing, water, electricity, and heating) on average grew by 5% against 2011; after the jump in prices of most of these items in January, changes of prices in following months were insignificant. Prices of electricity grew by 4.2%, gas by 17%, water supply by 12%, sewerage collection rates by 10.5%, and heating and hot water by 8.2%. Net rent grew by 5%, mainly because of rent which was raised for the last time in 2012 according to Act No. 107/2006 Coll. Regulated rent grew by 12.3% and market rent by 1.8%.

In the long term since 2005, the level of prices of housing grew by 42.8% (values from December 2012 compared to 2005), while the average aggregate increment in this period reached 21.1%.

There was a faster growth of consumer prices of housing against the aggregate growth of prices in the long term since 2005 in all member countries of the EU, though only to various extents. This is documented by **harmonized indices of consumer prices (HICP)**. The HICP value in the Czech Republic in December 2012 comprised 120.3% of the value in 2005, which means that the average price level according to this indicator grew by 20.3%, while for the housing sub-index in the same period was 160.2% (i.e. growth by 60.2%). Due to a slightly different method used, the sub-index of prices of housing is higher in the HICP than its value in the national index of consumer prices.

Prices of older dwellings and family houses in the Czech Republic reached its peak in 2008. According to the new **House Price Index (HPI)**, which can be used for international comparison, the prices of real estate dropped from the third quarter of 2008 to the third quarter of 2012 by 9.1%. The HPI includes both new and older dwelling real estate and prices of related land.

The development of HPI in the Czech Republic is similar to the average for the whole of the European Union. In some countries of the EU, however, the drop is deeper and lasts longer. In Spain, for example, the prices of real estate dropped by 30% from its peak in 2007.

According to rather late processed information from tax returns in relation to the sale of real estate, **the aggregate of actual sale price of all the real estate** on average was by 0.1% higher in 2011 than in 2010. The growth or drop, or the rate of drop, depending on the type of real estate, differs quite significantly in individual locations. This recorded development in some cases differs also based on the source of information. The statistics based on the data from real estate tax returns in 2011 showed an average year-on-year drop of **sale prices of dwellings** only by a mere 0.8%; in the fourth quarter of 2011 the level was by 37% higher than the prices in 2005.

According to the same statistics, **sale prices of family houses** on average in the Czech Republic grew till the second quarter of 2011 and in the last quarter of 2011 reached a level by 28.8% higher than in 2005. On average, there was a year-on-year growth of 1.7%.

In 2011, **sale prices of multi-dwelling buildings** on average dropped by 2% against 2010. By the end of the year (fourth quarter of 2011), on average, these prices were on a level by 40.7% higher than in 2005.

After a prevailing growth in past periods, **sale prices of building sites** in 2011 were dropping (year-on-year on average by 0.4%). By the end of 2011, the prices on average were by 42.9% higher than in 2005. Similarly to the past, there is a considerable variability in these prices. (In all the tables taken over from the publication of the Czech Statistical Office on prices of selected real estate, Prague is divided into special areas. This division is provided in the last table of the chapter.)

Prices of new dwellings sold for the first time monitored by the Czech Statistical Office are limited only to **Prague**, for the time being. New dwellings were the most expensive in the first quarter of 2009. From the beginning of 2009 till the end of 2012 (fourth quarter) the prices of new dwellings in Prague dropped by 7.8%. According to the information about development of **actual sale prices of**

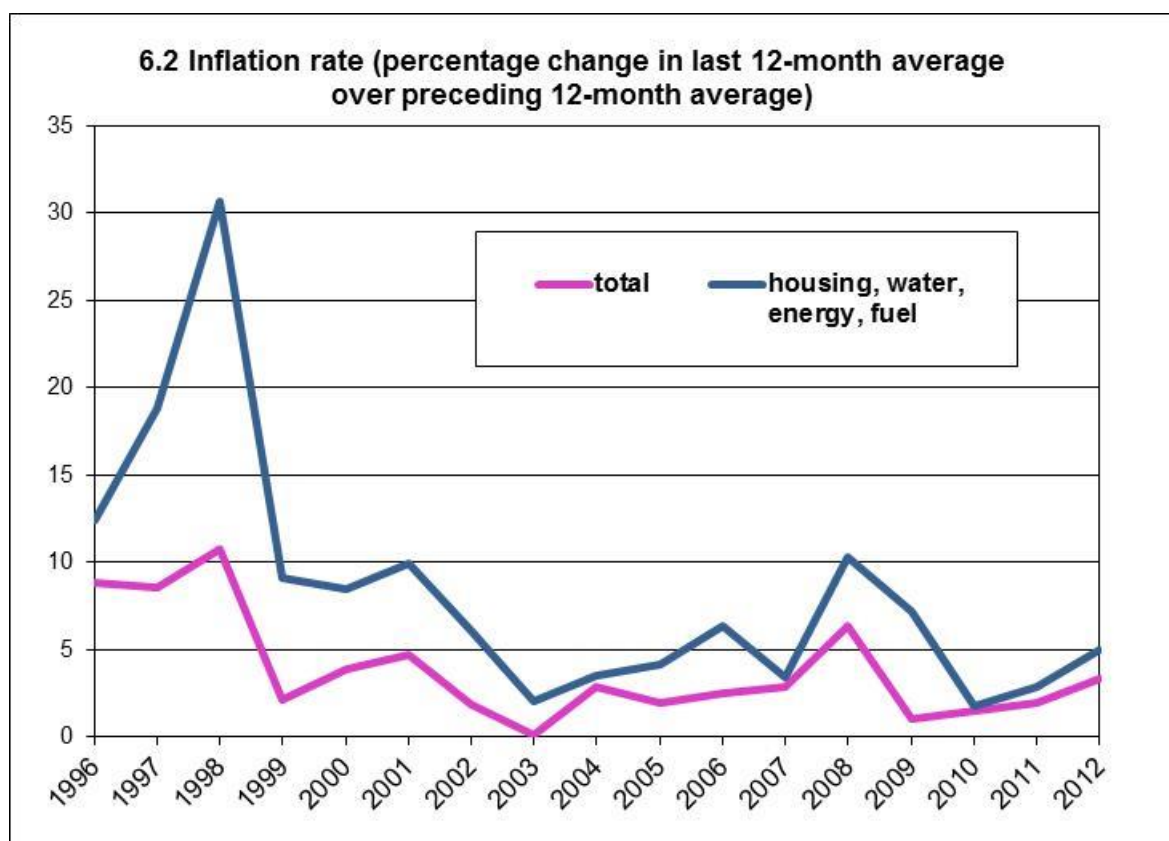
dwellings the Czech Statistical Office obtains from **real estate agencies** (see table 6.14), through which only a part of the whole number of dwellings is sold, **prices of older dwellings** in Prague dropped from their peak in the third quarter of 2008 by 14.1% by the end of 2012. In the whole country, by the end of 2012 prices of older dwellings were by 13.7% lower against the third quarter of 2009, since which time the prices outside Prague have been subject to research. In regions other than Prague prices of older dwellings in the last quarter of 2012 dropped year-on-year by 7%, while prices of older dwellings in Prague in the same period in comparison with the previous year slightly grew by 0.2%. Actual prices are somewhat different from the values stated in tax returns.

In order to outline **financial affordability of housing** and its development, an evaluation of income of households in relation to prices of dwellings and family houses was used. Average unit actual prices of dwellings and family houses based on the statistics of tax returns were used. In order to evaluate affordability of new dwellings and houses, data about unit acquisition prices of finished (i.e. newly constructed) dwellings and family houses were used (see chapter on housing construction). For conversion to the value of the whole dwelling or house, the same size is used, i.e. 61 m² or 660 m³. **The financial affordability of older housing** for this model evaluation of an older dwelling or house worsened against 2000, even though after 2008 this trend has been slightly improving (for dwellings). In 2011, 51 average (gross) monthly wages from 2011 or 3.8 average net yearly money incomes per household for 2011 were needed to buy the model older dwelling. In order to buy an older family house, it is necessary to invest 71 average monthly wages or 5.2 average net yearly money incomes per household. Similarly constructed **financial affordability of new housing** shows a slight improvement against 2000 for prices of newly-acquired family houses (119 average monthly wages or 8.8 yearly net money incomes were necessary in 2011) and also an improvement for new dwellings (76 average monthly wages or 5.6 yearly net money incomes). Year-on-year fluctuations of values of the indicator of affordability of new dwellings may be caused by a relatively small number of dwellings finished by construction in multi-dwelling buildings, whose average acquisition prices are used for the calculation.

6.1 Consumer price index

December 2012	
Division	2005 average = 100
Total	121.1
including:	
Food and non-alcoholic beverages	126.5
Alcoholic beverages, tobacco	146.3
Clothing and footwear	83.4
Housing, water, energy, fuel	142.8
Furnishings, households equipment and maintenance	95.1
Health	165.9
Transport	104.7
Post and telecommunication	90.1
Recreation and culture	96.9
Education	119.5
Restaurants and hotels	125.6
Miscellaneous goods and services	115.6

Source: Czech Statistical Office.



Source: Czech Statistical Office.

6.3 Consumer price index - housing, December 2012

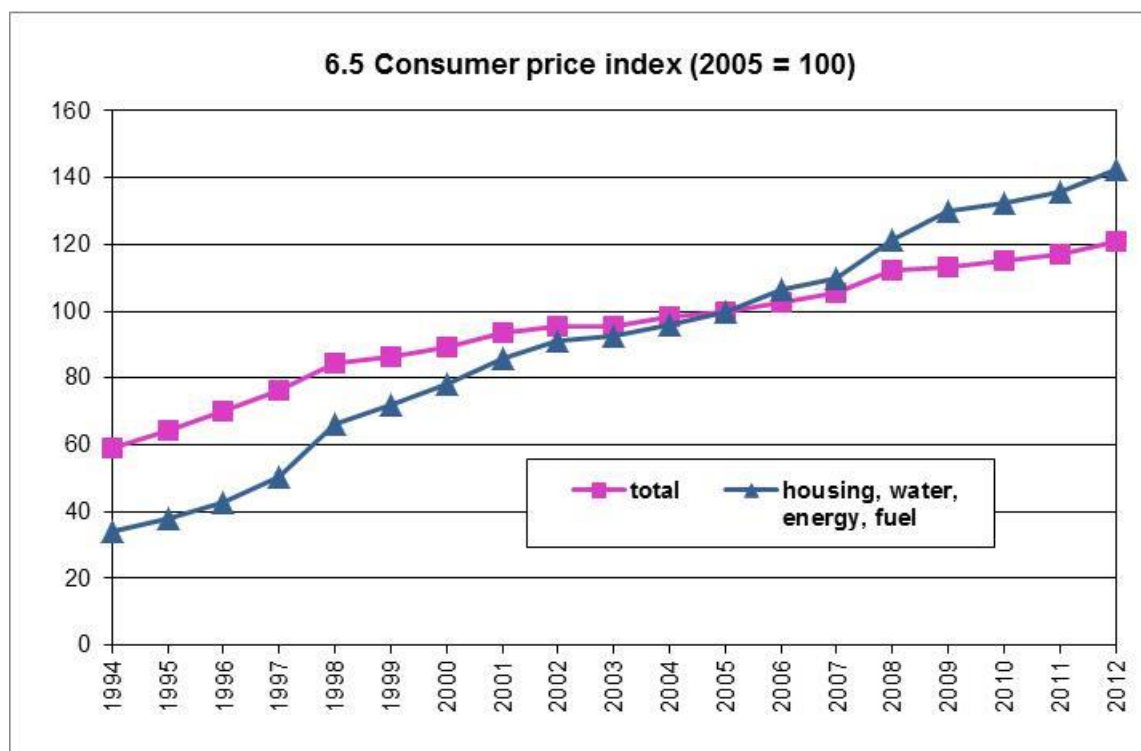
		In December 2012 to average of 2005	In December 2012 to December 2011	Inflation rate (share of average of indices per 2012 and average of indices per 2011)
0	TOTAL	121.1	102.4	103.3
	of which:			
04	HOUSING, WATER, ENERGY, FUEL	142.8	103.6	105,0
	in which:			
04.1	Actual rentals for housing	167.8	103.8	104.3
04.111	NET RENT PAID BY TENANTS IN RENTAL HOUSING	178.4	104.3	105,0
04.112	SUM PAID IN CO-OPERATIVE DWELLINGS	129,0	101.7	101.6
04.2	Imputed rentals for housing	119.9	101.6	101.6
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	119.9	101.6	101.6
04.3	Maintenance and repair of the dwelling	115.4	101.8	102,0
04.311	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	101.3	100.7	100.7
04.321	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	127.2	103.2	103.6
04.4	Water supply and miscellaneous services relating to the dwelling	143,0	108,0	107.9
04.411	WATER SUPPLY	161.1	112,0	112,0
04.421	REFUSE COLLECTION	107.7	100.7	100.7
04.431	SEWERAGE COLLECTION	162.8	110.7	110.5
04.441	OTHER SERVICES RELATING TO THE DWELLING	121.3	102.6	102.5
04.5	Electricity, gas and other fuels	163.9	104.9	108.6
04.511	ELECTRICITY	152.7	104.2	104.2
04.521	GAS	190.9	104.3	117,0
04.522	CYLINDERS	140.6	104.5	107,0
04.531	LIQUID FUELS	136.2	106.5	104.5
04.541	SOLID FUELS	166.1	100.2	100.7
04.551	HEAT ENERGY	155.7	108.4	108.2

Source: Czech Statistical Office.

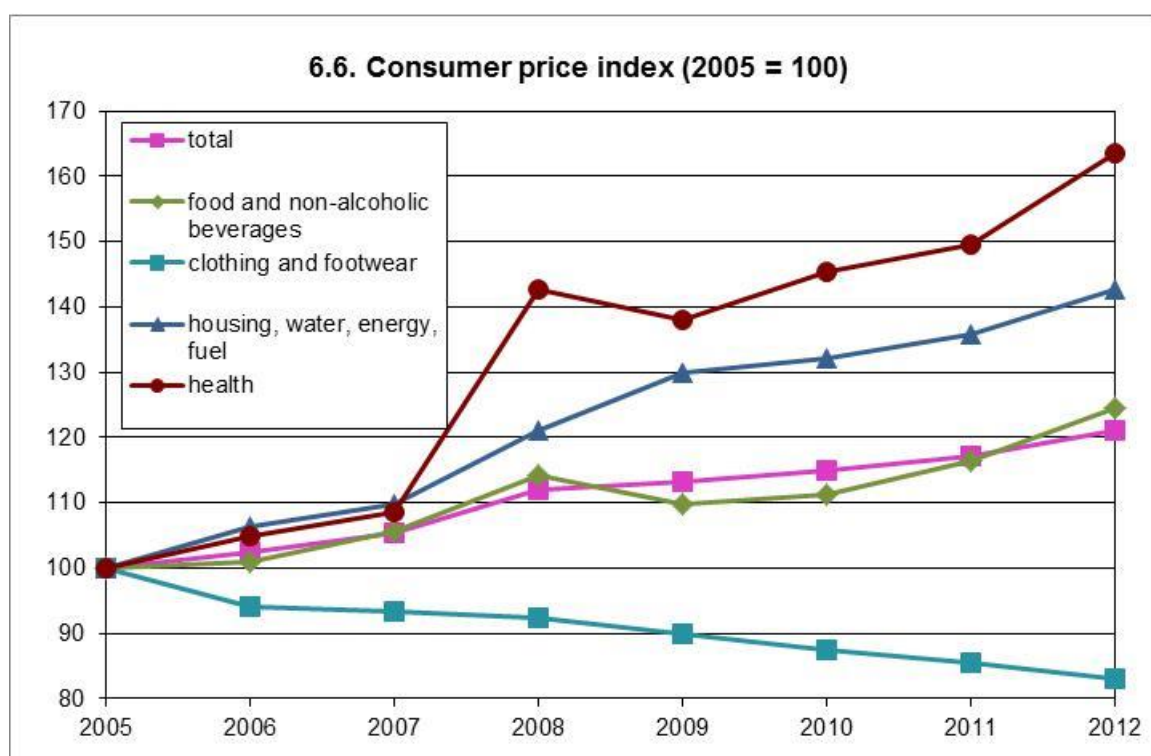
6.4 Consumer price index (CPI) (2005 = 100)

Period	Total	of which			
		Food and non-alcoholic beverages	Clothing and footwear	Housing, water, energy, fuel	Health
1994	59.1	77.1	87.3	34.3	43.7
1995	64.5	85.7	96.4	37.8	49.3
1996	70.2	92.5	106.4	42.5	55.3
1997	76.2	96.6	115.8	50.5	65.9
1998	84.4	100.9	123.1	66.0	75.1
1999	86.2	95.3	123.2	72.0	78.1
2000	89.4	96.2	120.8	78.1	80.3
2001	93.6	101.1	118.8	85.8	82.8
2002	95.4	99.1	115.7	91.0	86.7
2003	95.5	97.0	110.0	92.8	90.2
2004	98.1	100.3	105.5	96.0	93.0
2005	100.0	100.0	100.0	100.0	100.0
2006	102.5	100.9	94.0	106.3	104.8
2007	105.4	105.6	93.3	109.9	108.6
2008	112.1	114.2	92.3	121.2	142.8
2009	113.3	109.7	89.9	129.9	138.1
2010	114.9	111.3	87.6	132.2	145.3
2011	117.1	116.4	85.6	135.8	149.5
2012	121.0	124.5	83.0	142.6	163.5

Source: Czech Statistical Office.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

6.7 Average actual sale prices of family houses in the Czech Republic depending on population of municipalities (CZK/m³)

YEAR 2011

Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a FH in m ²	Average wear in %	var. coefficient	Purchase price in quantiles				
								10 %	25 %	50 %	75 %	90 %
Capital Prague		80	7 926	6 959	825	20.0	32	4 457	6 404	7 823	9 258	11 454
Central Bohemia Region	till 1 999 inhabitants	2 100	3 458	3 115	631	51.7	68	1 133	1 711	2 731	4 530	7 279
	2 000 - 9 999 inhab.	759	4 370	4 066	672	45.5	63	1 353	2 231	3 577	6 032	8 632
	10 000 - 49 999 inhab.	353	4 225	4 082	697	39.2	54	1 766	2 416	3 584	5 791	7 486
	50 000 inhab. and more	44	3 216	3 068	704	46.2	45	1 660	2 121	3 100	3 992	4 673
Central Bohemia Region - total		3 256	3 751	3 441	649	48.8	66	1 211	1 899	3 008	5 137	7 558
Southern Bohemia Region	till 1 999 inhabitants	726	2 319	2 014	640	49.1	66	805	1 200	1 864	3 047	4 466
	2 000 - 9 999 inhab.	342	2 495	2 269	704	51.7	54	905	1 518	2 281	3 089	4 380
	10 000 - 49 999 inhab.	74	3 149	2 765	821	35.2	41	1 462	2 213	2 959	3 631	4 756
	50 000 inhab. and more	68	4 059	3 782	710	23.3	41	1 871	2 876	3 572	5 502	6 515
Southern Bohemia Region - total		1 210	2 517	2 232	673	47.5	61	862	1 364	2 173	3 286	4 629
Plzeň Region	till 1 999 inhabitants	400	1 976	1 717	660	60.1	62	672	1 127	1 707	2 422	3 826
	2 000 - 9 999 inhab.	188	2 705	2 410	651	52.2	55	856	1 771	2 372	3 353	4 983
	10 000 - 49 999 inhab.	37	2 858	2 547	722	39.5	48	883	1 517	2 622	3 560	4 745
	50 000 inhab. and more	28	4 841	4 619	710	22.8	35	2 676	3 383	4 393	6 050	7 198
Plzeň Region - total		653	2 359	2 088	663	55.1	63	739	1 327	1 993	3 056	4 381
Karlovy Vary Region	till 1 999 inhabitants	141	2 431	2 045	662	51.8	68	780	1 286	1 892	3 068	4 354
	2 000 - 9 999 inhab.	91	1 967	1 853	677	60.0	64	647	1 030	1 673	2 606	3 471
	10 000 - 49 999 inhab.	46	2 421	2 201	830	44.1	53	798	1 601	2 042	2 926	3 610
	50 000 inhab. and more	14	4 586	4 267	727	28.9	38	1 502	2 572	4 567	5 811	6 404
Karlovy Vary Region - total		292	2 388	2 116	696	52.0	66	779	1 268	1 909	3 041	4 479
Ústí nad Labem Region	till 1 999 inhabitants	619	1 912	1 634	679	58.7	62	635	1 106	1 645	2 463	3 490
	2 000 - 9 999 inhab.	297	1 996	1 739	764	59.9	65	670	1 066	1 660	2 625	3 748
	10 000 - 49 999 inhab.	170	2 607	2 217	825	47.5	60	980	1 383	2 331	3 345	4 819
	50 000 inhab. and more	103	3 241	2 936	763	31.6	44	1 618	2 127	3 018	3 850	5 465
Ústí nad Labem Region - total		1 189	2 148	1 857	728	55.0	63	706	1 195	1 799	2 854	3 899
Liberec Region	till 1 999 inhabitants	309	2 331	2 059	721	60.8	66	779	1 300	1 987	2 901	4 209
	2 000 - 9 999 inhab.	190	2 230	2 018	703	61.2	56	886	1 221	2 025	3 065	3 709
	10 000 - 49 999 inhab.	57	3 012	2 654	796	47.3	58	950	1 768	2 537	3 809	5 166
	50 000 inhab. and more	56	4 573	3 817	719	24.1	42	2 158	3 126	4 295	5 969	7 249
Liberec Region - total		612	2 568	2 262	722	56.3	65	869	1 371	2 179	3 346	4 733
Hradec Králové Region	till 1 999 inhabitants	443	2 212	1 968	676	57.0	67	796	1 118	1 858	2 745	4 171
	2 000 - 9 999 inhab.	261	2 284	2 075	705	52.2	59	938	1 365	1 932	2 844	3 844
	10 000 - 49 999 inhab.	100	2 655	2 402	791	37.4	42	1 235	1 827	2 505	3 310	3 938
	50 000 inhab. and more	43	4 672	4 611	755	24.5	34	2 403	3 317	4 599	5 655	6 472
Hradec Králové Region - total		847	2 411	2 187	703	51.6	62	876	1 331	2 047	3 030	4 463
Pardubice Region	till 1 999 inhabitants	535	1 821	1 593	703	58.8	71	560	919	1 448	2 300	3 333
	2 000 - 9 999 inhab.	161	2 135	1 943	714	57.6	57	705	1 375	1 960	2 666	3 532
	10 000 - 49 999 inhab.	131	2 441	2 201	714	47.8	49	1 157	1 510	2 291	3 021	3 706
	50 000 inhab. and more	27	4 694	4 032	633	21.0	33	2 535	3 161	4 435	5 632	6 353
Pardubice Region - total		854	2 066	1 829	705	55.7	67	650	1 098	1 767	2 623	3 777
Vysočina Region	till 1 999 inhabitants	577	1 529	1 320	670	56.1	63	559	888	1 321	1 871	2 825
	2 000 - 9 999 inhab.	195	1 839	1 644	687	53.5	53	789	1 170	1 632	2 316	3 121
	10 000 - 49 999 inhab.	100	2 726	2 545	710	39.6	48	1 063	1 931	2 599	3 411	4 388
	50 000 inhab. and more	29	3 456	3 120	821	23.6	44	1 730	2 317	2 973	3 699	5 919
Vysočina Region - total		901	1 791	1 584	683	52.6	64	624	1 002	1 509	2 291	3 278
Southern Moravia Region	till 1 999 inhabitants	1 393	2 101	1 854	659	55.2	69	693	1 074	1 725	2 645	3 935
	2 000 - 9 999 inhab.	795	2 399	2 155	667	54.1	62	879	1 350	2 014	3 107	4 465
	10 000 - 49 999 inhab.	202	2 564	2 346	694	45.7	49	1 304	1 707	2 264	2 968	4 243
	50 000 inhab. and more	117	4 979	5 071	669	38.3	38	2 842	3 641	4 553	5 848	7 727
Southern Moravia Region - total		2 507	2 367	2 139	665	53.3	67	772	1 253	1 944	3 014	4 585
Olomouc Region	till 1 999 inhabitants	570	1 651	1 390	670	62.1	76	506	791	1 331	2 019	3 205
	2 000 - 9 999 inhab.	222	2 074	1 869	710	57.0	65	651	1 162	1 725	2 561	4 111
	10 000 - 49 999 inhab.	119	2 698	2 454	691	47.9	49	1 177	1 664	2 452	3 410	4 540
	50 000 inhab. and more	49	3 736	3 574	674	36.1	47	1 528	2 461	3 162	4 567	6 063
Olomouc Region - total		960	1 985	1 744	682	57.8	72	598	1 001	1 587	2 529	4 062
Zlín Region	till 1 999 inhabitants	543	1 736	1 468	649	58.1	67	632	956	1 452	2 135	3 114
	2 000 - 9 999 inhab.	357	1 873	1 705	643	59.2	58	720	1 092	1 753	2 385	3 071
	10 000 - 49 999 inhab.	176	2 862	2 614	662	43.3	48	1 419	1 966	2 639	3 305	4 418
	50 000 inhab. and more	96	4 478	4 048	494	37.7	43	2 105	3 000	4 010	5 767	7 418
Zlín Region - total		1 172	2 171	1 923	636	54.6	68	728	1 161	1 836	2 691	3 968
Moravian and Silesian Region	till 1 999 inhabitants	422	2 093	1 837	716	56.3	69	657	1 042	1 777	2 663	3 866
	2 000 - 9 999 inhab.	425	2 322	2 081	740	49.1	59	794	1 347	2 025	2 958	4 275
	10 000 - 49 999 inhab.	164	2 442	2 160	751	41.2	48	1 285	1 612	2 130	2 849	4 281
	50 000 inhab. and more	191	3 322	2 857	748	26.0	46	1 677	2 122	2 910	4 124	5 705
Moravian and Silesian Region - total		1 202	2 417	2 129	734	46.9	60	825	1 408	2 104	3 095	4 493
CR total		15 735	2 603	2 334	680	51.9	72	806	1 306	2 089	3 287	5 156

Source: Czech Statistical Office.

6.8 Average actual sale prices of family houses in the Czech Republic depending on level of wear (CZK/m³)

YEAR 2011

Region	Scope of wear in %	Number of transfers	Purchase price	Assessed price	Average size of a FH in m ³	Average wear in %	var. coefficient	Purchase price in quantiles				
								10 %	25 %	50 %	75 %	90 %
Capital Prague	0 - 10	41	8 752	7 573	789	0.1	24	6 326	7 225	8 370	9 680	11 454
	10 - 50	28	7 782	7 004	909	30.5	32	4 503	5 867	7 162	8 772	10 790
	50 - 75	9	5 883	5 099	780	61.9	37	x	3 626	4 220	7 146	8 304
	75 - 100	2	i.d.	i.d.	i.d.	i.d.	28	i.d.	i.d.	i.d.	i.d.	i.d.
Capital Prague - total		80	7 926	6 959	825	20.0	32	4 457	6 404	7 823	9 258	11 454
Central Bohemia Region	0 - 10	787	6 930	6 540	606	0.1	31	4 165	5 291	6 905	8 389	9 885
	10 - 50	538	4 239	3 908	662	29.9	41	2 226	3 008	3 916	5 250	6 747
	50 - 75	1 023	2 884	2 579	650	60.6	39	1 603	2 064	2 722	3 465	4 343
	75 - 100	908	1 682	1 449	677	89.0	46	772	1 111	1 571	2 139	2 725
Central Bohemia Region - total		3 256	3 751	3 441	649	48.8	66	1 211	1 899	3 008	5 137	7 558
Southern Bohemia Region	0 - 10	269	4 385	3 915	645	0.1	35	2 462	3 337	4 201	5 322	6 537
	10 - 50	243	2 960	2 678	713	30.7	35	1 824	2 213	2 809	3 397	4 301
	50 - 75	427	2 006	1 749	649	61.0	40	1 101	1 440	1 871	2 425	2 966
	75 - 100	271	1 071	922	703	88.5	47	464	722	983	1 377	1 686
Southern Bohemia Reg. - total		1 210	2 517	2 232	673	47.5	61	862	1 364	2 173	3 286	4 629
Plzeň Region	0 - 10	95	4 708	4 188	634	0.0	31	2 566	3 755	4 319	5 807	6 580
	10 - 50	132	3 043	2 766	667	30.4	33	1 849	2 272	2 998	3 531	4 394
	50 - 75	212	2 084	1 821	692	60.8	38	1 143	1 598	1 971	2 511	2 988
	75 - 100	214	1 166	1 002	646	89.1	47	478	716	1 127	1 515	1 865
Plzeň Region - total		653	2 359	2 088	663	55.1	63	739	1 327	1 993	3 056	4 381
Karlovy Vary Region	0 - 10	56	4 725	3 924	620	0.1	32	2 955	3 471	4 450	6 158	6 737
	10 - 50	52	2 932	2 665	712	30.7	31	1 811	2 188	2 892	3 272	3 978
	50 - 75	98	1 934	1 789	704	60.3	34	1 194	1 566	1 876	2 209	2 635
	75 - 100	86	1 054	980	726	89.3	42	438	715	1 030	1 340	1 616
Karlovy Vary Region - total		292	2 388	2 116	696	52.0	66	779	1 268	1 909	3 041	4 479
Ústí nad Labem Region	0 - 10	159	4 254	3 651	655	0.0	33	2 770	3 271	3 905	4 934	6 074
	10 - 50	193	2 870	2 501	662	30.4	39	1 383	2 028	2 822	3 585	4 236
	50 - 75	519	1 953	1 671	723	60.5	39	1 089	1 392	1 815	2 370	2 932
	75 - 100	318	973	871	814	88.5	48	426	597	903	1 259	1 592
Ústí nad Labem Region - total		1 189	2 148	1 857	728	55.0	63	706	1 195	1 799	2 854	3 899
Liberec Region	0 - 10	94	5 243	4 464	605	0.3	33	2 893	3 901	5 130	6 450	7 561
	10 - 50	98	3 218	2 961	681	30.6	34	2 020	2 403	3 166	3 780	4 415
	50 - 75	212	2 290	2 070	725	61.0	37	1 279	1 629	2 186	2 836	3 395
	75 - 100	208	1 336	1 134	793	88.9	51	537	813	1 223	1 725	2 323
Liberec Region - total		612	2 568	2 262	722	56.3	65	869	1 371	2 179	3 346	4 733
Hradec Králové Region	0 - 10	136	4 792	4 257	636	0.1	31	2 790	3 640	4 524	5 806	6 847
	10 - 50	211	2 693	2 597	741	30.4	36	1 560	1 954	2 572	3 219	3 938
	50 - 75	256	2 108	1 859	706	61.1	37	1 133	1 560	2 023	2 538	3 096
	75 - 100	244	1 159	1 022	704	88.7	42	555	809	1 075	1 474	1 825
Hradec Králové Region - total		847	2 411	2 187	703	51.6	62	876	1 331	2 047	3 030	4 463
Pardubice Region	0 - 10	120	4 272	3 746	647	0.1	36	2 372	3 154	3 888	5 226	6 370
	10 - 50	161	2 776	2 458	719	30.6	33	1 777	2 185	2 584	3 161	3 911
	50 - 75	289	1 829	1 638	694	60.4	36	1 057	1 356	1 767	2 241	2 662
	75 - 100	284	974	858	732	88.7	47	435	591	912	1 287	1 610
Pardubice Region - total		854	2 066	1 829	705	55.7	67	650	1 098	1 767	2 623	3 777
Vysočina Region	0 - 10	148	3 435	2 988	670	0.0	37	1 891	2 524	3 254	4 335	4 888
	10 - 50	179	2 173	2 042	773	30.6	37	1 284	1 571	1 965	2 668	3 214
	50 - 75	319	1 561	1 364	668	60.6	37	908	1 152	1 433	1 875	2 316
	75 - 100	255	856	723	645	88.7	46	394	555	769	1 071	1 390
Vysočina Region - total		901	1 791	1 584	683	52.6	64	624	1 002	1 509	2 291	3 278
Southern Moravia Region	0 - 10	435	4 570	4 035	649	0.1	39	2 417	3 288	4 429	5 610	6 907
	10 - 50	512	2 847	2 711	727	30.3	38	1 610	2 118	2 638	3 401	4 259
	50 - 75	748	2 078	1 887	675	60.5	42	1 140	1 500	1 920	2 447	3 181
	75 - 100	812	1 151	995	625	89.6	51	527	725	1 048	1 438	1 819
Southern Moravia Reg. - total		2 507	2 367	2 139	665	53.3	67	772	1 253	1 944	3 014	4 585
Olomouc Region	0 - 10	124	4 461	3 777	630	0.0	34	2 333	3 446	4 367	5 368	6 406
	10 - 50	180	2 587	2 355	713	30.4	37	1 551	1 923	2 462	3 044	3 757
	50 - 75	297	1 880	1 646	687	60.5	40	1 106	1 350	1 717	2 242	2 730
	75 - 100	359	915	817	681	89.3	51	394	572	830	1 158	1 496
Olomouc Region - total		960	1 985	1 744	682	57.8	72	598	1 001	1 587	2 529	4 062
Zlín Region	0 - 10	160	4 550	3 835	622	0.1	40	2 385	3 115	4 105	5 829	7 305
	10 - 50	268	2 599	2 399	698	30.5	36	1 576	2 015	2 480	2 961	3 837
	50 - 75	372	1 955	1 754	631	60.1	42	1 092	1 391	1 814	2 324	3 000
	75 - 100	372	1 056	928	603	89.8	50	451	666	975	1 336	1 753
Zlín Region - total		1 172	2 171	1 923	636	54.6	68	728	1 161	1 836	2 691	3 968
Moravian and Silesian Region	0 - 10	234	4 524	3 838	677	0.1	31	2 851	3 422	4 435	5 496	6 383
	10 - 50	329	2 635	2 374	741	30.2	29	1 651	2 129	2 600	3 041	3 616
	50 - 75	366	1 907	1 688	724	60.3	36	1 055	1 481	1 863	2 268	2 655
	75 - 100	273	1 031	962	790	89.1	46	444	656	993	1 336	1 684
Moravian and Silesian Reg. - total		1 202	2 417	2 129	734	46.9	60	825	1 408	2 104	3 095	4 493
CR total		15 735	2 603	2 334	680	51.9	72	806	1 306	2 089	3 287	5 156

Source: Czech Statistical Office.

6.9 Indices of sale prices of family houses, 2008-2011

average 2005 = 100

	relat. weight	year 2008					year 2009					year 2010					year 2011				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic - total	1000.0	125.6	130.6	133.2	133.2	130.7	131.4	129.7	128.4	127.1	129.2	127.0	127.4	127.4	127.7	127.4	129.2	130.3	129.8	128.8	129.5
Capital Prague	90.4	118.7	124.1	124.6	123.6	122.8	121.3	120.3	117.7	116.3	118.9	119.5	119.3	117.9	121.5	119.6	122.1	119.6	116.2	113.5	117.9
Districts Prague-east, west	74.4	122.4	125.1	126.9	126.6	125.3	123.1	118.7	119.3	121.3	120.6	119.5	117.6	118.9	120.1	119.0	120.8	121.3	119.9	118.3	120.1
CR total excluding Capital Prague and districts Prague-east, west	835.1	126.6	131.8	134.7	134.8	132.0	133.2	131.7	130.4	128.8	131.0	128.4	129.1	129.2	129.0	128.9	130.7	132.2	132.1	131.4	131.6
Central Bohemia Region excluding districts Prague-east, west	157.4	126.8	131.6	134.4	133.7	131.6	131.0	129.5	129.5	129.1	129.8	127.7	126.4	126.0	126.0	126.5	128.7	130.5	129.7	128.6	129.4
Southern Bohemia Region	72.9	126.9	130.1	132.3	130.0	129.8	127.2	127.3	127.2	124.0	126.4	121.4	122.9	123.3	121.9	122.4	124.1	127.7	130.4	131.1	128.3
Plzeň Region	55.4	119.8	128.5	128.3	126.1	125.7	124.9	123.9	123.4	121.1	123.3	118.6	119.3	121.3	123.0	120.6	126.4	129.7	130.2	128.8	128.8
Karlovy Vary Region	19.1	136.5	140.2	139.2	136.4	138.1	137.4	142.4	145.9	147.2	143.2	148.8	150.7	149.1	146.2	148.7	147.8	148.4	146.9	146.0	147.3
Ústí nad Labem Region	46.3	126.5	138.1	141.6	143.5	137.4	146.8	148.9	146.6	141.8	146.0	140.7	141.1	141.3	142.6	141.4	142.3	142.0	142.8	144.7	143.0
Liberec Region	37.6	123.6	128.1	132.3	135.1	129.8	132.4	130.3	129.5	127.3	129.9	126.5	126.6	126.7	127.9	126.9	130.3	132.7	131.9	128.8	130.9
Hradec Králové Region	58.2	126.8	133.0	134.2	133.8	132.0	135.7	135.0	130.9	128.8	132.6	127.2	127.0	127.7	126.9	127.2	127.9	130.0	130.5	129.7	129.5
Pardubice Region	47.9	122.1	125.3	128.3	130.6	126.6	133.0	132.0	127.5	124.3	129.2	126.0	127.9	127.4	128.1	127.4	132.0	133.1	131.5	130.6	131.8
Vysočina Region	46.4	119.9	125.6	129.1	127.0	125.4	121.4	116.4	116.2	117.0	117.8	117.3	116.7	117.4	115.1	116.6	115.2	116.8	115.5	114.4	115.5
Southern Moravia Region	118.6	126.3	129.9	134.1	134.5	131.2	130.9	128.2	126.3	124.6	127.5	127.4	130.2	129.4	128.6	128.9	128.6	128.0	127.2	126.3	127.5
Olomouc Region	44.0	135.3	140.6	142.7	144.2	140.7	146.0	149.9	151.4	146.0	148.3	143.7	145.2	143.7	144.6	144.3	147.8	148.9	148.7	149.3	148.7
Zlín Region	59.8	127.7	132.1	136.7	138.4	133.7	131.6	124.3	122.6	122.8	125.3	123.6	125.3	127.0	125.8	125.4	125.2	126.3	126.7	125.4	125.9
Moravian and Silesian Region	71.6	131.4	137.5	141.2	143.4	138.4	144.4	141.6	138.5	138.2	140.7	138.6	139.2	139.3	139.9	139.3	142.4	144.6	145.0	144.1	144.0
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	364.3	127.6	132.0	134.5	133.8	132.0	131.5	130.1	128.9	127.5	129.5	127.3	128.2	128.3	128.2	128.0	130.3	131.6	130.8	130.9	130.9
Municipality 2 000 - 9 999 inhab.	211.0	126.0	131.9	135.6	136.6	132.5	136.4	134.9	134.2	133.7	134.8	134.5	134.1	132.8	133.9	133.8	136.4	138.7	140.1	138.7	138.5
size: 10 000 - 49 999 inhab.	146.3	126.6	132.9	135.6	136.6	132.9	135.7	134.1	133.1	130.5	133.4	128.7	130.0	129.9	128.0	129.2	128.5	129.6	129.0	127.0	128.5
50 000 inhab. and more	113.6	124.3	129.6	132.3	132.6	129.7	129.7	127.8	125.0	121.5	126.0	120.2	121.8	124.3	124.0	122.6	124.4	125.4	125.7	125.0	125.1
CR total:																					
0 - 10 wear	167.3	123.3	127.6	129.7	127.1	126.9	125.0	123.1	120.7	119.1	122.0	118.6	118.7	118.5	118.9	118.7	120.4	120.9	120.8	120.1	120.6
10 - 50 wear	408.3	124.7	129.9	131.5	129.5	128.9	126.2	124.7	123.6	121.5	124.0	121.1	121.5	121.7	122.0	121.6	123.5	125.0	124.5	123.4	124.1
50 - 75 in %:	336.0	127.8	133.4	137.3	139.4	134.5	139.0	136.6	135.7	135.4	136.7	135.5	136.1	136.3	136.5	136.1	137.9	138.6	137.9	137.0	137.9
75 - 100	88.4	125.7	129.3	132.0	138.1	131.3	138.5	139.0	138.0	136.3	138.0	137.3	137.9	136.8	137.0	137.3	139.1	140.6	140.1	139.1	139.7

Source: Czech Statistical Office.

6.10 Average sale prices of dwellings in the Czech Republic depending on population of municipalities (CZK/m²)

								YEAR 2009-2011				
Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a dwelling in m ²	Average wear in %	var. coefficient	Average purchase price				
								standard	non-standard	year 2009	year 2010	year 2011
Capital Prague [1]	Prague 1	462	68 476	67 000	69	22.8	33	57 710	68 547	72 896	70 409	63 206
	Prague 2, 6, 7	1 735	51 422	46 470	66	17.7	31	44 430	52 432	53 231	50 330	50 924
	Prague 3-5, 8-28	5 690	42 517	37 696	60	9.6	28	39 822	45 364	43 616	42 777	41 038
	Capital Prague - total	7 887	45 996	41 343	62	12.2	33	40 160	49 867	47 078	45 928	44 987
Central Bohemia Region	till 1 999 inhabitants	895	18 124	17 114	69	11.2	53	18 267	17 573	17 803	18 400	18 149
	2 000 - 9 999 inhab.	1 971	22 608	20 277	62	9.9	34	21 925	25 334	23 350	22 340	22 247
	10 000 - 49 999 inhab.	4 227	22 499	20 362	61	10.5	30	22 235	24 361	23 218	22 907	21 500
	50 000 inhab. and more	1 328	24 124	21 820	55	11.3	24	24 138	23 180	25 468	24 319	22 193
Central Bohemia Region - total		8 421	22 316	20 227	61	10.6	33	22 123	23 565	23 103	22 545	21 395
Southern Bohemia Region	till 1 999 inhabitants	568	9 086	8 731	67	13.3	68	8 881	9 781	7 832	10 292	9 847
	2 000 - 9 999 inhab.	1 204	13 223	12 007	63	10.5	46	13 300	12 924	12 894	13 083	13 681
	10 000 - 49 999 inhab.	1 639	16 785	14 980	64	9.6	32	16 446	18 470	17 106	16 716	16 622
	50 000 inhab. and more	1 387	22 212	19 860	62	7.4	28	21 622	23 589	22 455	22 059	22 135
Southern Bohemia Region - total		4 798	16 549	14 905	64	9.6	44	16 096	18 132	16 047	16 755	16 819
Plzeň Region	till 1 999 inhabitants	386	10 734	9 797	68	13.9	59	10 569	11 702	11 447	9 473	11 272
	2 000 - 9 999 inhab.	903	15 509	13 863	63	11.2	36	15 194	18 354	15 847	15 462	15 272
	10 000 - 49 999 inhab.	725	15 669	14 042	61	9.9	29	15 256	18 166	15 898	15 436	15 722
	50 000 inhab. and more	2 104	23 578	20 473	61	10.0	23	23 372	24 202	25 276	23 567	22 392
Plzeň Region - total		4 118	19 212	16 890	62	10.6	37	18 617	21 802	19 866	19 291	18 632
Karlovy Vary Region	till 1 999 inhabitants	351	7 969	6 988	64	18.9	57	7 468	10 259	8 242	7 529	8 297
	2 000 - 9 999 inhab.	914	9 384	8 999	59	17.0	43	9 281	10 269	10 216	9 354	8 365
	10 000 - 49 999 inhab.	2 611	12 518	11 819	61	15.5	38	12 526	12 485	13 418	12 413	11 610
	50 000 inhab. and more	1 048	22 805	21 561	63	14.4	34	20 933	24 962	25 872	22 009	21 283
Karlovy Vary Region - total		4 924	13 802	13 025	61	15.8	53	12 685	17 516	14 565	13 416	13 396
Ústí nad Labem Region	till 1 999 inhabitants	249	6 906	6 502	64	17.4	56	7 039	6 416	7 465	6 374	7 035
	2 000 - 9 999 inhab.	956	9 784	9 475	60	17.0	46	9 897	8 919	9 956	10 241	9 169
	10 000 - 49 999 inhab.	3 963	8 357	8 670	60	13.8	70	8 071	14 260	10 530	6 533	9 456
	50 000 inhab. and more	3 675	10 531	9 617	60	13.4	42	10 056	12 753	11 190	10 450	10 063
Ústí nad Labem Region - total		8 843	9 374	9 089	60	14.1	56	9 008	12 264	10 673	8 242	9 638
Liberec Region	till 1 999 inhabitants	196	14 742	14 645	65	19.6	65	11 748	18 493	19 460	13 510	12 098
	2 000 - 9 999 inhab.	556	11 970	12 204	60	18.2	48	11 525	14 863	13 340	11 445	11 089
	10 000 - 49 999 inhab.	992	14 425	12 666	62	12.3	32	14 319	15 225	16 145	14 573	13 118
	50 000 inhab. and more	758	20 966	18 741	61	9.6	26	21 209	19 188	21 731	20 354	19 064
Liberec Region - total		2 502	15 886	14 559	62	13.3	42	15 710	16 905	18 327	15 456	13 274
Hradec Králové Region	till 1 999 inhabitants	269	13 880	12 447	68	14.4	54	13 267	14 608	14 233	13 784	13 597
	2 000 - 9 999 inhab.	871	14 467	12 847	61	13.5	35	14 734	13 763	14 817	14 073	14 508
	10 000 - 49 999 inhab.	1 342	16 705	14 875	61	14.1	31	17 320	15 176	17 955	16 407	15 989
	50 000 inhab. and more	1 692	26 018	22 333	60	8.9	24	25 911	26 661	27 204	25 906	25 096
Hradec Králové Region - total		4 174	19 831	17 319	61	11.9	39	20 536	17 556	20 727	19 777	19 116
Pardubice Region	till 1 999 inhabitants	359	12 289	9 992	65	14.5	47	12 615	11 669	11 942	12 552	12 439
	2 000 - 9 999 inhab.	613	16 104	14 325	61	13.7	35	16 348	15 356	17 410	15 983	15 152
	10 000 - 49 999 inhab.	1 095	16 836	15 251	62	12.1	32	17 138	15 648	17 900	16 212	16 438
	50 000 inhab. and more	1 683	23 510	20 162	61	10.7	25	23 398	23 859	25 154	22 782	22 747
Pardubice Region - total		3 750	19 276	16 801	62	11.9	36	19 439	18 767	20 332	18 948	18 611
Vysočina Region	till 1 999 inhabitants	243	9 344	7 813	71	10.3	46	9 297	9 421	8 513	9 261	10 158
	2 000 - 9 999 inhab.	625	13 370	11 843	61	10.5	32	13 547	12 524	13 639	12 977	13 441
	10 000 - 49 999 inhab.	1 556	16 964	15 286	60	7.8	26	16 841	17 569	17 342	16 932	16 676
	50 000 inhab. and more	1 070	18 566	16 939	60	10.3	25	18 437	18 879	19 302	18 485	18 069
Vysočina Region - total		3 494	16 282	14 657	61	9.2	32	16 243	16 419	16 605	16 187	16 100
Southern Moravia Region	till 1 999 inhabitants	348	14 189	13 314	72	12.4	53	13 895	14 739	14 297	14 186	14 118
	2 000 - 9 999 inhab.	1 486	19 755	18 710	62	11.4	37	18 693	21 922	19 586	19 942	19 716
	10 000 - 49 999 inhab.	2 389	18 666	16 715	61	10.4	32	18 259	20 266	19 295	18 768	18 026
	50 000 inhab. and more	5 463	31 813	28 937	62	9.3	23	30 792	32 786	32 054	31 970	31 438
Southern Moravia Region - total		9 686	26 087	23 792	62	10.0	37	23 929	29 302	26 550	26 154	25 613
Olomouc Region	till 1 999 inhabitants	265	9 571	9 325	69	15.8	55	9 136	10 194	10 290	8 893	9 604
	2 000 - 9 999 inhab.	455	12 250	11 097	65	14.1	39	12 394	11 836	12 487	12 185	12 160
	10 000 - 49 999 inhab.	1 718	15 685	14 366	63	12.8	28	15 531	16 168	17 123	15 606	14 472
	50 000 inhab. and more	2 339	22 246	19 985	63	10.7	25	21 170	23 991	23 716	21 491	21 660
Olomouc Region - total		4 777	18 231	16 526	63	12.0	36	17 411	19 967	19 597	17 689	17 547
Zlín Region	till 1 999 inhabitants	85	13 317	11 783	73	9.8	36	13 789	12 898	14 465	12 312	13 516
	2 000 - 9 999 inhab.	835	16 650	15 510	61	13.4	33	16 328	17 592	17 476	16 930	15 632
	10 000 - 49 999 inhab.	2 661	18 405	16 693	59	10.9	26	18 363	18 597	19 846	17 981	17 690
	50 000 inhab. and more	1 282	22 246	19 497	60	12.1	25	22 081	22 605	23 378	21 970	21 537
Zlín Region - total		4 863	19 027	17 143	60	11.6	29	18 852	19 597	20 309	18 710	18 284
Moravian and Silesian Region	till 1 999 inhabitants	178	9 168	8 919	68	17.6	44	9 096	9 417	9 620	8 354	9 670
	2 000 - 9 999 inhab.	584	12 263	11 059	64	13.4	45	11 860	14 017	12 779	11 888	12 188
	10 000 - 49 999 inhab.	1 656	13 745	12 500	62	13.7	31	13 762	13 642	14 720	13 255	13 344
	50 000 inhab. and more	5 052	16 362	14 844	60	12.5	28	16 139	17 459	17 240	16 118	15 892
Moravian and Silesian Region - total		7 470	15 290	13 887	61	12.9	32	15 113	16 184	16 136	14 989	14 886
CR total		79 707	20 805	18 837	61	11.8	60	18 409	27 643	21 948	20 306	20 280

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

Source: Czech Statistical Office.

6.11 Average sale prices of dwellings in the Czech Republic depending on population of municipalities and level of wear (CZK/m²)

YEAR 2009-2011

YEAR 2009-2011																	
Region Municipality size		Scope of wear 0 - 5 %			Scope of wear 5 - 20 %			Scope of wear 20 - 45 %			Scope of wear 45 - 100 %			Total			
		Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	
Capital Prague [1]	Prague 1	92 690	72	22	79 630	74	22	63 529	256	29	46 775	60	37	68 476	462	33	
	Prague 2, 6, 7	65 012	322	23	52 229	639	23	47 951	630	30	32 632	144	40	51 422	1 735	31	
	Prague 3-5, 8-28	45 622	2 417	26	41 277	2 309	25	40 019	789	33	27 246	175	41	42 517	5 690	28	
Capital Prague - total		49 049	2 811	32	44 532	3 022	29	46 596	1 675	36	32 384	379	45	45 996	7 887	33	
Central Bohemia Region	till 1 999 inhabitants	25 579	340	34	15 178	379	43	11 215	124	58	7 328	52	67	18 124	895	53	
	2 000 - 9 999 inhab.	26 865	789	23	21 459	889	30	16 534	210	42	9 809	83	79	22 608	1 971	34	
	10 000 - 49 999 inhab.	27 609	1 239	23	21 350	2 397	25	17 186	483	32	13 118	108	54	22 499	4 227	30	
	50 000 inhab. and more	27 655	286	18	24 183	868	20	19 439	137	29	12 786	37	43	24 124	1 328	24	
Central Bohemia Region - total		27 133	2 654	24	21 398	4 533	28	16 590	954	39	11 018	280	64	22 316	8 421	33	
Southern Bohemia Region	till 1 999 inhabitants	16 938	102	47	7 757	355	55	6 367	81	37	5 450	30	60	9 086	568	68	
	2 000 - 9 999 inhab.	16 543	364	40	12 672	670	41	8 903	137	49	5 708	33	60	13 223	1 204	46	
	10 000 - 49 999 inhab.	20 050	501	27	15 952	974	25	12 029	131	38	10 710	33	78	16 785	1 639	32	
	50 000 inhab. and more	23 445	667	28	21 515	593	26	19 176	111	31	17 743	16	33	22 212	1 387	28	
Southern Bohemia Region - total		20 460	1 634	34	15 254	2 592	42	11 826	460	55	8 832	112	80	16 549	4 798	44	
Plzeň Region	till 1 999 inhabitants	17 542	87	43	9 839	205	40	6 875	68	50	5 094	26	50	10 734	386	59	
	2 000 - 9 999 inhab.	19 636	265	30	14 932	498	26	10 935	99	35	6 892	41	59	15 509	903	36	
	10 000 - 49 999 inhab.	19 282	186	23	14 773	472	26	12 303	56	33	10 210	11	38	15 669	725	29	
	50 000 inhab. and more	26 909	586	20	22 982	1 283	19	19 140	204	22	14 453	31	34	23 578	2 104	23	
Plzeň Region - total		23 207	1 124	29	18 679	2 458	34	14 388	427	43	8 948	109	67	19 212	4 118	37	
Karlovy Vary Region	till 1 999 inhabitants	13 962	42	30	8 666	172	42	6 070	90	55	3 696	47	76	7 969	351	57	
	2 000 - 9 999 inhab.	14 603	76	29	9 794	541	35	7 968	221	41	5 367	76	60	9 384	914	43	
	10 000 - 49 999 inhab.	18 055	298	34	12 606	1 562	29	10 759	601	39	7 658	150	46	12 518	2 611	38	
	50 000 inhab. and more	28 897	235	28	21 365	501	28	21 812	253	35	15 031	59	47	22 805	1 048	34	
Karlovy Vary Region - total		21 302	651	42	13 394	2 776	42	12 268	1 165	59	7 883	332	71	13 802	4 924	53	
Ústí nad Labem Region	till 1 999 inhabitants	10 633	25	34	7 797	130	51	4 985	76	41	3 406	18	42	6 906	249	56	
	2 000 - 9 999 inhab.	14 227	86	31	10 433	583	41	7 966	191	43	5 478	96	49	9 784	956	46	
	10 000 - 49 999 inhab.	15 895	367	40	7 693	2 876	72	7 496	553	55	6 088	167	48	8 357	3 963	70	
	50 000 inhab. and more	13 980	677	36	10 195	2 240	38	9 025	567	41	6 721	191	51	10 531	3 675	42	
Ústí nad Labem Region - total		14 534	1 155	38	8 931	5 829	55	8 048	1 387	49	6 118	472	57	9 374	8 843	56	
Liberec Region	till 1 999 inhabitants	27 468	44	27	14 094	73	49	9 845	40	46	6 620	39	51	14 742	196	65	
	2 000 - 9 999 inhab.	17 979	73	42	12 881	288	35	9 420	120	45	6 700	75	44	11 970	556	48	
	10 000 - 49 999 inhab.	17 033	236	27	14 456	558	28	12 087	163	33	7 218	35	43	14 425	992	32	
	50 000 inhab. and more	23 128	229	24	20 553	450	23	17 367	69	32	14 875	10	45	20 966	758	26	
Liberec Region - total		20 339	582	32	16 110	1 369	35	11 971	392	43	7 309	159	54	15 886	2 502	42	
Hradec Králové Region	till 1 999 inhabitants	20 726	60	37	13 756	137	45	9 328	52	50	6 030	20	48	13 880	269	54	
	2 000 - 9 999 inhab.	17 700	132	32	14 929	570	28	11 600	126	35	6 825	43	47	14 467	871	35	
	10 000 - 49 999 inhab.	20 419	257	25	17 199	753	26	13 708	252	28	9 567	80	38	16 705	1 342	31	
	50 000 inhab. and more	29 266	614	20	25 093	908	21	20 159	147	30	13 248	23	42	26 018	1 692	24	
Hradec Králové Region - total		25 209	1 063	30	19 480	2 368	34	14 496	577	40	8 941	166	49	19 831	4 174	39	
Pardubice Region	till 1 999 inhabitants	15 449	71	35	13 133	188	41	9 009	79	54	6 382	21	38	12 289	359	47	
	2 000 - 9 999 inhab.	20 788	102	25	16 519	372	29	12 295	111	35	8 620	28	38	16 104	613	35	
	10 000 - 49 999 inhab.	20 287	251	26	16 760	642	29	13 494	165	33	9 631	37	43	16 836	1 095	32	
	50 000 inhab. and more	26 813	421	22	23 236	1 037	22	19 393	198	27	12 730	27	65	23 510	1 683	25	
Pardubice Region - total		23 193	845	29	19 415	2 239	32	14 725	553	41	9 517	113	57	19 276	3 750	36	
Vysočina Region	till 1 999 inhabitants	11 957	75	35	9 028	131	38	5 371	33	62	3 497	4	12	9 344	243	46	
	2 000 - 9 999 inhab.	16 047	182	25	13 128	357	26	9 159	70	39	6 753	16	57	13 370	625	32	
	10 000 - 49 999 inhab.	18 399	646	23	16 392	805	25	13 710	80	30	8 710	25	50	16 964	1 556	26	
	50 000 inhab. and more	21 648	323	20	17 899	591	21	15 464	138	27	8 954	18	40	18 566	1 070	25	
Vysočina Region - total		18 512	1 226	26	15 734	1 884	29	12 615	321	42	7 952	63	51	16 282	3 494	32	
Southern Moravia Region	till 1 999 inhabitants	20 484	106	38	13 079	165	39	9 104	57	50	4 466	20	26	14 189	348	53	
	2 000 - 9 999 inhab.	25 730	444	24	18 767	798	29	13 503	171	39	8 871	73	50	19 755	1 486	37	
	10 000 - 49 999 inhab.	22 822	726	24	17 647	1 340	27	14 306	255	30	10 710	68	45	18 666	2 389	32	
	50 000 inhab. and more	34 718	2 054	19	31 207	2 713	20	26 777	587	28	19 280	109	35	31 813	5 463	23	
Southern Moravia Region - total		30 473	3 330	28	25 009	5 016	36	20 742	1 070	45	13 210	270	57	26 087	9 686	37	
Olomouc Region	till 1 999 inhabitants	16 034	50	32	9 271	130	45	6 875	63	38	4 379	22	36	9 571	265	55	
	2 000 - 9 999 inhab.	15 919	72	25	12 855	288	31	8 929	63	43	5 097	32	51	12 250	455	39	
	10 000 - 49 999 inhab.	19 674	333	22	15 662	1 040	21	12 691	282	27	8 385	63	34	15 685	1 718	28	
	50 000 inhab. and more	25 938	613	20	21 471	1 389	22	19 522	301	27	12 014	36	51	22 246	2 339	25	
Olomouc Region - total		22 846	1 068	27	17 920	2 847	31	14 740	709	42	7 975	153	58	18 231	4 777	36	
Zlín Region	till 1 999 inhabitants	16 369	20	25	12 964	59	34	6 546	5	48	i.d.	1	-	13 317	85	36	
	2 000 - 9 999 inhab.	21 517	161	29	16 823	506	25	12 249	119	28	9 565	49	38	16 650	835	33	
	10 000 - 49 999 inhab.	22 189	581	20	17 979	1 753	23	14 417	274	25	11 619	53	34	18 405	2 661	26	
	50 000 inhab. and more	27 007	253	20	22 030	825	20	18 090	160	25	14 026	44	39	22 246	1 282	25	
Zlín Region - total		23 169	1 015	24	18 762	3 143	25	14 937	558	30	11 624	147	40	19 027	4 863	29	
Moravian and Silesian Region	till 1 999 inhabitants	14 953	13	38	9 536	106	33	8 230	42	43	4 772	17	50	9 168	178	44	
	2 000 - 9 999 inhab.	17 243	116	38	12 175	339	34	8 537	99	37	6 297	30	50	12 263	584	45	
	10 000 - 49 999 inhab.	16 777	274	24	13 964	1 014	28	11 773	291	29	7 531	77	44	13 745	1 656	31	
	50 000 inhab. and more	19 945	773	26	16 411	3 446	23	13 514	691	29	9 534	142	42	16 362	5 052	28	
Moravian and Silesian Region - total		18 886	1 176	28	15 464	4 905	27	12 426	1 123	33	8 285	266	47	15 290	7 470	32	
CR total		27 176	20 334	48	19 094	44 981	55	18 564	11 371	80	11 834	3 021	91	20 805	79 707	6	

6.12 Indices of sale prices of dwellings, 2008-2011

average 2005 = 100

	relat. weight	year 2008					year 2009					year 2010					year 2011				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic - total	1000.0	159.4	168.2	171.0	167.3	166.5	157.3	144.8	141.8	140.1	146.0	140.0	139.5	138.1	136.9	138.6	137.1	138.2	137.9	137.0	137.6
CR total excluding Capital Prague	670.0	163.5	172.0	175.3	171.3	170.5	160.8	146.8	143.7	141.6	148.2	141.6	140.6	139.8	139.3	140.3	139.4	141.2	141.5	140.0	140.5
Capital Prague [1]	330.0	151.1	160.5	162.4	159.1	158.3	150.3	140.7	137.9	137.2	141.5	136.8	137.2	134.7	131.9	135.2	132.3	132.0	130.8	130.9	131.5
Prague 1	42.4	148.0	152.4	152.4	148.8	150.4	138.2	126.4	128.0	132.2	131.2	129.8	127.2	127.1	124.8	127.2	124.3	122.1	118.4	116.0	120.2
Prague 2, 6, 7	66.1	138.7	146.2	150.8	151.1	146.7	142.1	129.4	128.6	128.3	132.1	124.6	122.6	124.0	124.1	123.8	123.4	124.3	124.4	124.3	124.1
Prague 3 - 5, 8 - 28	221.5	155.4	166.4	167.8	163.5	163.3	155.0	146.9	142.6	140.9	146.4	141.8	143.5	139.3	135.6	140.1	136.5	136.3	135.0	135.7	135.9
Central Bohemia Region	97.6	158.4	167.4	174.2	170.7	167.7	159.7	144.6	142.5	140.8	146.9	142.8	143.2	140.9	138.3	141.3	138.3	140.2	140.4	138.8	139.4
Southern Bohemia Region	53.7	145.2	151.2	156.1	154.9	151.9	147.8	134.5	133.9	132.5	137.2	130.0	129.1	132.6	133.4	131.3	128.8	130.1	130.9	129.8	129.9
Plzeň Region	44.1	158.3	169.4	171.4	164.8	166.0	148.2	136.5	134.7	132.6	138.0	132.9	133.8	132.9	132.2	133.0	135.0	135.7	134.8	132.5	134.5
Karlovy Vary Region	39.4	145.9	154.9	158.0	154.4	153.3	144.2	133.2	133.4	134.3	136.3	131.5	126.4	123.4	123.3	126.2	125.2	126.7	124.2	120.4	124.1
Ústí nad Labem Region	43.4	141.0	149.4	151.6	148.4	147.6	142.6	136.9	130.8	125.6	134.0	126.0	127.0	127.2	128.6	127.2	128.2	126.1	122.0	117.2	123.4
Liberec Region	30.6	173.0	177.9	181.2	179.3	177.9	172.2	153.7	145.1	142.8	153.5	138.4	129.4	129.8	132.9	132.6	132.6	133.7	133.4	132.6	133.1
Hradec Králové Region	40.9	169.5	173.4	175.3	171.1	172.3	160.6	148.6	145.0	142.9	149.3	141.9	141.2	142.2	141.5	141.7	141.0	144.5	149.0	149.1	145.9
Pardubice Region	42.6	168.1	177.6	180.1	172.9	174.7	161.0	151.6	149.8	148.7	152.8	146.5	141.5	139.5	141.7	142.3	142.8	144.9	147.5	146.2	145.4
Vysočina Region	26.2	157.2	167.1	171.1	169.1	166.1	158.6	143.6	142.8	143.3	147.1	142.8	141.1	138.8	136.7	139.9	137.4	139.6	141.9	141.9	140.2
Southern Moravia Region	104.3	166.1	173.9	177.4	173.1	172.6	162.3	149.9	148.9	148.1	152.3	149.1	150.7	150.6	149.1	149.9	148.8	151.4	152.1	150.0	150.6
Olomouc Region	38.4	174.9	181.3	182.8	181.6	180.2	173.1	153.0	146.1	143.0	153.8	142.3	142.9	143.3	140.7	142.3	139.2	141.7	143.5	141.1	141.4
Zlín Region	43.5	173.7	183.0	186.3	182.1	181.3	170.6	153.8	146.2	140.6	152.8	145.9	146.8	145.6	144.6	145.7	143.7	144.0	144.4	145.7	144.5
Moravian and Silesian Region	65.3	188.6	201.5	202.0	195.6	196.9	183.2	162.2	157.7	153.8	164.2	154.0	150.8	148.1	148.4	150.3	152.1	155.3	154.4	154.5	154.1
CR total excluding Capital Prague:																					
till 1 999 inhabitants	30.5	138.8	142.5	144.9	140.1	141.6	132.1	126.0	131.0	131.6	130.2	131.4	131.9	130.6	128.6	130.6	132.7	136.9	137.6	133.7	135.2
Municipality 2 000 - 9 999 inhab.	92.2	146.3	154.8	162.0	161.4	156.1	153.1	141.3	136.2	134.2	141.2	136.2	137.2	136.8	136.0	136.6	138.7	142.1	142.3	140.4	140.9
size: 10 000 - 49 999 inhab.	239.0	162.8	172.1	176.9	173.2	171.3	162.3	148.2	145.5	143.7	149.9	143.7	142.2	141.7	141.4	142.3	140.7	141.8	141.8	140.6	141.2
50 000 inhab. and more	308.3	171.6	179.9	181.0	175.8	177.1	164.8	149.4	145.8	143.1	150.8	142.6	141.3	140.2	139.7	141.0	139.4	140.8	141.4	140.0	140.4
CR total:																					
0 - 5	156.8	142.2	150.3	153.7	147.2	148.4	137.2	132.7	132.3	133.0	133.8	133.1	133.0	133.6	134.4	133.5	134.9	133.8	132.3	132.6	133.4
wear 5 - 20	282.0	159.2	166.3	168.4	163.0	164.2	152.1	145.7	143.4	141.3	145.6	140.6	140.3	138.7	137.2	139.2	138.0	138.8	138.4	137.9	138.3
in %: 20 - 45	447.8	168.6	178.3	181.5	179.1	176.9	168.8	149.4	144.9	142.8	151.5	143.3	142.2	141.2	140.2	141.7	139.9	141.4	141.8	140.6	140.9
45 - 100	113.4	147.3	157.7	160.2	158.8	156.0	153.0	140.8	138.4	136.7	142.2	135.2	135.5	131.0	126.2	132.0	126.8	129.9	129.4	126.6	128.2

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

Source: Czech Statistical Office.

6.13 Indices of realized prices of new dwellings in Prague [1]

Quarter/Year	Average of 2008 = 100
1q/2008	96.5
2q/2008	100.6
3q/2008	100.8
4q/2008	102.1
1q/2009	104.3
2q/2009	104.0
3q/2009	103.4
4q/2009	100.4
1q/2010	98.8
2q/2010	99.7
3q/2010	98.4
4q/2010	98.0
1q/2011	97.9
2q/2011	99.1
3q/2011	97.0
4q/2011	95.2
1q/2012	95.4
2q/2012	95.7
3q/2012	94.5
4q/2012	96.2

[1] The data in this table refers only to the capital city of Prague due to the currently insufficient number of obtained prices of dwellings from other cities in the Czech Republic.

Source: Czech Statistical Office.

6.14 Indices of realized prices of second-hand dwellings

Index (3q/2009 = 100)	Prague	CR excluding Prague	CR total
period/weights	23,1	76,9	100
1q/2008	106.1	.	.
2q/2008	108.8	.	.
3q/2008	109.2	.	.
4q/2008	107.3	.	.
1q/2009	104.6	.	.
2q/2009	102.0	.	.
3q/2009	100.0	100.0	100.0
4q/2009	97.9	98.6	98.5
1q/2010	96.4	98.0	97.6
2q/2010	96.2	96.1	96.1
3q/2010	97.0	95.2	95.6
4q/2010	97.1	95.4	95.8
1q/2011	96.4	93.5	94.2
2q/2011	97.1	92.5	93.6
3q/2011	95.0	92.4	93.0
4q/2011	93.6	90.3	91.1
1q/2012	92.9	88.4	89.5
2q/2012	92.8	87.1	88.4
3q/2012	92.7	85.5	87.1
4q/2012	93.8	84.0	86.3

Source: Czech Statistical Office.

6.15 Prices indices of dwellings - offering and realized prices

		average indices (2005 = 100) of offering prices of dwellings			average indices (2005 = 100) of realized prices of dwellings		
year		Czech Republic	CR excluding Prague	Prague	Czech Republic	CR excluding Prague	Prague
2005		100.0	100.0	100.0	100.0	100.0	100.0
2006		108.9	110.6	107.2	108.4	109.3	106.4
2007		131.6	137.3	125.8	142.2	145.0	136.5
2008		162.4	175.6	149.2	166.5	170.5	158.3
2009		157.9	170.4	145.4	146.0	148.2	141.5
2010		151.6	165.5	137.6	138.6	140.3	135.2
2011		144.4	159.9	128.9	137.6	140.5	131.5
2012		145.1	153.1	137.1	.	.	.
	quarter	indices - average of 2005 = 100					
2005	1	99.6	98.8	100.4	99.1	98.5	100.3
	2	98.9	98.5	99.3	99.6	99.4	99.9
	3	99.9	100.1	99.7	100.1	100.4	99.3
	4	101.6	102.6	100.6	101.3	101.7	100.4
2006	1	103.8	104.5	103.0	103.5	104.3	102.0
	2	106.3	107.3	105.4	106.1	107.0	104.3
	3	110.4	112.2	108.5	108.3	109.1	106.5
	4	115.2	118.4	112.1	115.6	116.9	112.9
2007	1	121.1	125.4	116.8	129.7	131.8	125.3
	2	128.1	132.7	123.4	140.8	143.1	136.1
	3	135.3	141.8	128.9	146.5	149.5	140.6
	4	141.9	149.4	134.3	151.8	155.7	143.8
2008	1	149.9	160.1	139.7	159.4	163.5	151.1
	2	160.6	174.1	147.2	168.2	172.0	160.5
	3	169.3	182.3	156.2	171.0	175.3	162.4
	4	169.7	185.8	153.5	167.3	171.3	159.1
2009	1	164.7	177.3	152.1	157.3	160.8	150.3
	2	155.7	166.2	145.2	144.8	146.8	140.7
	3	156.5	169.7	143.2	141.8	143.7	137.9
	4	154.7	168.3	141.1	140.1	141.6	137.2
2010	1	152.7	165.3	140.1	140.0	141.6	136.8
	2	152.2	165.8	138.6	139.5	140.6	137.2
	3	151.3	165.2	137.4	138.1	139.8	134.7
	4	150.0	165.6	134.4	136.9	139.3	131.9
2011	1	147.3	162.2	132.4	137.1	139.4	132.3
	2	144.4	160.7	128.1	138.2	141.2	132.0
	3	143.5	159.5	127.6	137.9	141.5	130.8
	4	142.2	157.0	127.3	137.0	140.0	130.9
2012	1	143.7	155.4	132.1	136.5	139.0	131.5
	2	146.1	154.1	138.1	136.3	138.7	131.3
	3	144.9	151.2	138.6	.	.	.
	4	145.7	151.7	139.7	.	.	.

Source: Czech Statistical Office.

6.16 Average prices of multi-dwelling buildings in the Czech Republic depending on population of municipalities (CZK/m²)

YEAR 2009-2011

Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a dwell. house in m ²	Average wear in %	var. coefficient	Average purchase price				
								standard	non-standard	year 2009	year 2010	year 2011
Capital Prague [1]	Prague 1	37	4 516	3 634	8 462	67	67	-	4 516	3 256	4 932	4 903
	Prague 2-28	182	4 027	3 019	5 050	63	59	5 514	4 002	4 187	3 795	4 018
Capital Prague - total		219	4 110	3 123	5 626	64	61	5 514	4 090	4 088	4 083	4 163
Central Bohemia Region	till 1 999 inhabitants	86	1 143	923	2 096	62	79	1 381	1 015	1 081	1 367	938
	2 000 - 9 999 inhab.	52	2 003	1 429	3 085	58	71	2 627	1 700	1 468	2 241	2 038
	10 000 - 49 999 inhab.	136	2 866	2 100	5 682	56	58	3 739	1 885	2 962	2 641	2 990
	50 000 inhab. and more	27	3 818	2 438	6 286	51	39	4 357	3 034	3 348	3 939	3 790
Central Bohemia Region - total		301	2 310	1 678	4 263	58	72	3 148	1 629	2 034	2 431	2 420
Southern Bohemia Region	till 1 999 inhabitants	74	1 037	848	2 237	52	70	990	1 098	1 129	965	961
	2 000 - 9 999 inhab.	71	1 390	1 081	2 721	58	66	1 700	1 188	1 333	1 345	1 504
	10 000 - 49 999 inhab.	36	2 203	1 433	2 929	51	53	2 954	1 953	2 262	1 757	2 465
	50 000 inhab. and more	57	2 645	2 189	3 055	57	51	2 603	2 652	2 520	2 518	3 075
Southern Bohemia Region - total		238	1 704	1 327	2 682	55	71	1 570	1 781	1 634	1 676	1 832
Plzeň Region	till 1 999 inhabitants	32	919	714	2 414	50	69	1 081	736	931	983	860
	2 000 - 9 999 inhab.	17	1 267	1 073	2 714	63	77	1 888	1 076	627	1 480	1 328
	10 000 - 49 999 inhab.	7	1 075	912	2 889	69	66	i.d.	1 056	i.d.	i.d.	1 042
	50 000 inhab. and more	20	1 728	1 525	3 877	62	43	-	1 728	1 631	1 954	1 309
Plzeň Region - total		76	1 224	1 026	2 910	58	66	1 225	1 224	1 121	1 465	1 075
Karlovy Vary Region	till 1 999 inhabitants	54	1 183	1 117	7 186	50	51	1 239	859	1 258	1 175	1 073
	2 000 - 9 999 inhab.	31	1 362	1 234	2 824	62	64	1 526	1 244	1 222	1 279	1 610
	10 000 - 49 999 inhab.	95	2 494	2 001	4 657	47	49	2 914	1 918	2 721	2 338	2 235
	50 000 inhab. and more	104	3 653	2 486	5 202	56	50	4 494	3 441	3 490	3 874	3 502
Karlovy Vary Region - total		284	2 546	1 927	5 137	52	66	2 455	2 628	2 465	2 594	2 577
Ústí nad Labem Region	till 1 999 inhabitants	48	835	720	2 276	60	82	816	839	882	760	842
	2 000 - 9 999 inhab.	69	893	816	2 383	65	74	1 092	833	781	956	930
	10 000 - 49 999 inhab.	177	1 915	1 486	3 416	55	64	2 251	1 499	1 968	1 910	1 856
	50 000 inhab. and more	175	1 396	1 145	3 320	65	72	1 093	1 426	1 524	1 335	1 321
Ústí nad Labem Region - total		469	1 460	1 182	3 112	61	76	1 891	1 279	1 540	1 463	1 375
Liberec Region	till 1 999 inhabitants	43	1 441	1 089	2 831	51	85	1 613	1 358	1 461	1 703	1 189
	2 000 - 9 999 inhab.	55	1 479	1 185	3 669	61	65	2 031	1 232	1 583	1 154	1 736
	10 000 - 49 999 inhab.	26	1 815	1 312	2 657	61	49	2 510	1 724	2 048	1 909	1 482
	50 000 inhab. and more	30	1 627	1 466	2 306	66	83	2 002	1 570	1 048	1 808	2 543
Liberec Region - total		154	1 554	1 235	2 998	59	71	1 912	1 437	1 496	1 586	1 592
Hradec Králové Region	till 1 999 inhabitants	60	1 559	1 089	2 350	58	75	1 723	1 500	1 641	1 562	1 425
	2 000 - 9 999 inhab.	75	1 514	1 154	2 606	62	61	2 219	1 276	1 556	1 508	1 467
	10 000 - 49 999 inhab.	67	1 913	1 354	3 961	60	68	3 131	1 647	1 954	1 986	1 764
	50 000 inhab. and more	23	2 562	2 539	4 415	59	77	1 971	2 650	1 895	3 013	1 607
Hradec Králové Region - total		225	1 752	1 338	3 126	60	73	2 264	1 606	1 726	1 930	1 555
Pardubice Region	till 1 999 inhabitants	14	726	645	3 737	60	56	1 130	616	749	621	i.d.
	2 000 - 9 999 inhab.	22	1 172	972	2 869	56	58	i.d.	1 160	1 135	1 343	994
	10 000 - 49 999 inhab.	15	1 760	1 486	2 909	63	65	i.d.	1 443	2 371	1 027	2 771
	50 000 inhab. and more	26	2 001	1 529	3 893	62	49	i.d.	1 913	2 041	2 246	1 835
Pardubice Region - total		77	1 485	1 201	3 380	60	66	2 193	1 392	1 540	1 233	1 748
Vysočina Region	till 1 999 inhabitants	30	939	810	2 029	59	66	1 151	886	723	1 024	1 040
	2 000 - 9 999 inhab.	27	1 901	1 316	3 918	53	45	2 006	1 771	1 671	2 418	1 837
	10 000 - 49 999 inhab.	12	1 329	1 188	2 703	55	56	1 219	1 384	1 635	890	1 157
	50 000 inhab. and more	16	1 390	1 582	2 636	61	52	-	1 390	1 173	1 702	1 116
Vysočina Region - total		85	1 385	1 170	2 839	57	60	1 675	1 264	1 255	1 459	1 434
Southern Moravia Region	till 1 999 inhabitants	17	1 629	1 288	1 629	44	65	1 707	1 596	1 316	2 201	1 317
	2 000 - 9 999 inhab.	61	2 673	1 991	3 305	50	55	3 688	2 101	2 572	2 726	2 740
	10 000 - 49 999 inhab.	57	2 076	1 712	3 593	59	72	3 131	1 665	2 157	2 135	1 926
	50 000 inhab. and more	175	3 180	2 372	3 220	60	57	i.d.	3 178	3 324	3 028	3 155
Southern Moravia Region - total		310	2 792	2 116	3 218	57	62	3 259	2 715	2 917	2 736	2 710
Olomouc Region	till 1 999 inhabitants	50	1 018	671	2 554	59	56	1 178	912	1 040	1 188	916
	2 000 - 9 999 inhab.	51	1 236	1 120	3 834	55	55	1 574	980	1 294	1 220	1 209
	10 000 - 49 999 inhab.	86	1 909	1 410	3 006	61	57	2 033	1 882	1 968	1 923	1 824
	50 000 inhab. and more	43	2 693	1 985	4 440	57	59	3 441	2 637	2 517	2 448	3 028
Olomouc Region - total		230	1 713	1 293	3 359	58	69	1 650	1 735	1 682	1 758	1 695
Zlín Region	till 1 999 inhabitants	10	674	569	2 081	69	89	-	674	i.d.	639	950
	2 000 - 9 999 inhab.	27	1 697	1 181	3 199	54	66	1 875	1 593	1 048	2 436	1 454
	10 000 - 49 999 inhab.	25	2 615	2 204	2 897	55	49	-	2 615	2 217	3 168	2 831
	50 000 inhab. and more	18	3 923	2 835	1 888	56	50	i.d.	4 096	2 894	4 851	4 101
Zlín Region - total		80	2 357	1 796	2 670	57	72	1 794	2 447	1 919	2 853	2 333
Moravian and Silesian Region	till 1 999 inhabitants	21	838	660	2 910	55	66	828	851	899	686	898
	2 000 - 9 999 inhab.	63	1 587	1 081	2 528	53	56	1 738	1 431	1 630	1 588	1 552
	10 000 - 49 999 inhab.	66	1 642	1 189	3 421	57	59	1 924	1 281	1 944	1 418	1 444
	50 000 inhab. and more	166	1 908	1 386	3 756	58	58	2 220	1 686	1 859	1 897	1 977
Moravian and Silesian Region - total		316	1 717	1 236	3 385	57	60	1 933	1 522	1 744	1 698	1 709
CR total		3 064	2 075	1 585	3 594	58	78	2 200	2 022	2 057	2 103	2 064

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

Source: Czech Statistical Office.

6.17 Indices of sale prices of multi-dwelling buildings, 2008-2011

average 2005 = 100

	relat. weight	year 2008					year 2009					year 2010					year 2011				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic - total	1000.0	134.8	137.0	142.3	145.7	140.0	146.8	143.7	144.7	145.9	145.3	146.1	144.2	142.9	143.9	144.3	142.0	142.1	140.8	140.7	141.4
CR total excluding Capital Prague	941.5	134.6	137.0	142.9	146.4	140.2	147.9	144.4	145.0	146.5	146.0	147.1	145.4	143.6	144.5	145.2	142.3	142.5	141.7	141.5	142.0
Capital Prague [1]	58.5	138.6	136.7	131.2	133.2	134.9	129.3	132.6	139.5	137.2	134.7	130.0	126.4	130.4	133.7	130.1	137.6	134.7	126.1	127.1	131.4
Prague 1	11.5	155.1	144.7	140.9	134.4	143.8	127.8	130.4	116.6	113.9	122.2	132.1	163.3	170.3	173.3	159.8	173.9	161.6	153.1	161.1	162.4
Prague 2 - 28	47.0	134.5	134.7	128.8	132.9	132.7	129.7	133.1	145.1	142.9	137.7	129.5	117.3	120.6	124.0	122.9	128.6	128.1	119.4	118.8	123.7
Central Bohemia Region	242.6	130.3	123.0	132.6	144.4	132.6	145.9	141.0	149.2	157.7	148.5	158.2	141.5	129.4	136.4	141.4	140.7	144.6	145.1	144.5	143.7
Southern Bohemia Region	42.1	132.3	129.3	129.3	140.0	132.7	145.3	146.6	144.7	147.5	146.0	141.8	131.2	125.8	129.2	132.0	144.6	151.7	144.8	144.4	146.4
Píseň Region	16.8	122.3	128.1	126.1	117.3	123.5	117.1	120.1	126.7	132.0	124.0	142.0	134.6	134.6	135.6	136.7	126.6	124.4	132.3	130.9	128.6
Karlovy Vary Region	167.3	143.2	144.2	143.3	145.4	144.0	156.4	158.3	156.2	152.4	155.8	152.5	156.7	155.3	150.1	153.7	140.3	140.4	140.6	151.5	143.2
Ústí nad Labem Region	123.4	138.4	142.4	153.7	154.0	147.1	154.0	148.0	143.9	141.2	146.8	146.1	160.4	170.2	161.9	159.7	150.8	152.3	151.5	138.5	148.3
Liberec Region	19.9	137.2	128.1	134.2	139.1	134.7	127.7	124.6	140.4	151.6	136.1	148.9	149.7	147.6	160.5	151.7	161.2	158.0	149.4	153.8	155.6
Hradec Králové Region	50.8	131.2	142.5	149.3	162.3	146.3	164.9	153.2	147.2	153.3	154.7	155.8	158.1	170.8	164.5	162.3	154.6	148.7	145.4	146.9	148.9
Pardubice Region	14.0	144.0	145.9	134.0	120.3	136.1	118.7	120.8	114.6	105.2	114.8	100.1	108.1	122.9	123.4	113.6	121.8	125.4	118.4	116.7	120.6
Vysočina Region	16.2	121.9	128.2	129.8	130.7	127.7	139.4	134.4	121.9	120.1	129.0	135.1	144.3	147.6	151.4	144.6	142.3	146.9	142.4	136.2	142.0
Southern Moravia Region	114.7	112.3	128.0	141.5	143.1	131.2	138.9	129.4	125.7	122.9	129.2	125.4	125.1	123.1	125.8	124.9	126.2	124.1	117.2	118.1	121.4
Olomouc Region	44.6	147.7	155.4	159.9	161.8	156.2	154.5	147.8	150.4	151.7	151.1	155.5	157.9	154.3	150.4	154.5	152.7	152.8	163.6	156.5	156.4
Zlín Region	21.2	124.2	136.5	137.6	151.2	137.4	144.4	155.2	148.6	155.4	150.9	154.6	171.2	174.0	158.6	164.6	161.3	140.2	134.2	135.8	142.9
Moravian and Silesian Region	67.9	161.1	169.1	167.9	147.4	161.4	144.9	146.6	148.2	145.9	146.4	134.7	130.4	130.9	146.3	135.6	143.7	140.1	144.1	142.9	142.7
CR total excluding Capital Prague:																					
till 1 999 inhabitants	81.1	118.5	115.8	122.0	130.4	121.7	143.4	149.7	146.3	147.3	146.7	162.0	162.4	151.0	144.4	155.0	140.0	134.8	138.9	145.1	139.7
Municipality 2 000 - 9 999 inhab.	182.6	124.2	135.9	146.3	150.0	139.1	146.9	135.6	133.7	138.8	138.8	136.3	137.1	139.4	143.5	139.1	142.6	140.4	138.0	137.3	139.6
size: 10 000 - 49 999 inhab.	393.2	130.7	134.2	144.2	153.4	140.6	156.2	150.8	147.0	142.7	149.2	140.2	138.4	137.3	140.9	139.2	138.5	140.4	138.1	134.9	138.0
50 000 inhab. and more	284.6	151.1	147.7	145.0	139.0	145.7	138.2	139.7	149.0	156.4	145.8	159.2	155.3	152.9	150.2	154.4	147.9	149.0	149.9	152.3	149.8
CR total:																					
wear 0 - 25	108.1	123.3	121.6	121.2	119.4	121.4	120.4	117.0	122.9	129.1	122.4	132.7	127.0	127.8	131.9	129.9	130.0	130.0	132.4	129.9	130.6
in % 25 - 65	744.9	135.4	137.8	146.2	151.3	142.7	152.8	149.3	150.0	151.5	150.9	151.2	148.7	145.9	145.9	147.9	143.4	144.1	142.6	142.8	143.2
65 - 100	147.0	140.2	144.5	137.7	136.5	139.7	135.5	135.1	133.8	130.0	133.6	129.9	134.4	138.8	142.7	136.5	143.6	140.8	138.0	137.7	140.0

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

Source: Czech Statistical Office.

6.18 Average sale prices of building sites in the Czech Republic based on districts and population of municipalities (CZK/m²)

District	Municipality size	Order based on purchase price	Average size of a building site in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	YEAR 2009-2011		
									Purchase prices		
									2009	2010	2011
Benešov	till 1 999 inhabitants	200-201	620	108	216	16.3	280	98	180	235	234
	2 000 - 9 999 inhab.	140	583	304	401	30.3	94	85	296	356	526
	10 000 - 49 999 inhab.	51-52	392	1 300	1 550	117.1	90	72	1 462	1 785	1 399
Beroun	till 1 999 inhabitants	137	379	249	410	31.0	253	76	396	405	427
	2 000 - 9 999 inhab.	117	527	375	648	49.0	108	104	376	927	618
	10 000 - 49 999 inhab.	35	188	1 604	2 309	174.5	205	60	2 069	3 053	1 785
Blansko	till 1 999 inhabitants	192	590	133	240	18.1	195	136	183	171	323
	2 000 - 9 999 inhab.	161	369	227	312	23.5	101	81	477	233	246
	10 000 - 49 999 inhab.	87	301	811	1 001	75.6	261	73	1 223	866	998
Brno-město	50 000 inhab. and more	32	352	2 148	2 464	186.2	4 647	106	1 650	2 599	2 921
Brno-venkov	till 1 999 inhabitants	127	398	295	493	37.3	624	99	608	449	469
	2 000 - 9 999 inhab.	85-86	285	685	1 011	76.4	543	98	900	820	1 257
	10 000 - 49 999 inhab.	38	203	828	2 022	152.8	18	57	3 637	1 381	1 418
Bruntál	till 1 999 inhabitants	249-250	693	65	122	9.2	160	123	116	126	122
	2 000 - 9 999 inhab.	220	482	99	171	12.9	49	132	231	156	124
	10 000 - 49 999 inhab.	113	284	638	725	54.8	166	49	685	719	762
Břeclav	till 1 999 inhabitants	205	298	80	208	15.7	597	69	266	143	169
	2 000 - 9 999 inhab.	176-177	292	178	270	20.4	251	100	214	217	389
	10 000 - 49 999 inhab.	64	243	1 193	1 331	100.6	223	65	1 395	1 345	1 268
Česká Lípa	till 1 999 inhabitants	227-228	534	89	157	11.8	149	80	126	210	131
	2 000 - 9 999 inhab.	185-186	494	162	258	19.5	75	132	358	238	213
	10 000 - 49 999 inhab.	88	233	967	1 000	75.6	272	59	976	1 004	1 013
České Budějovice	till 1 999 inhabitants	193	573	131	239	18.1	354	132	244	241	231
	2 000 - 9 999 inhab.	144	417	267	373	28.2	182	90	406	433	293
	50 000 inhab. and more	33	331	1 995	2 417	182.6	719	93	2 367	2 508	2 367
Český Krumlov	till 1 999 inhabitants	165	550	108	306	23.1	118	115	357	305	198
	2 000 - 9 999 inhab.	157	485	228	319	24.1	43	89	262	219	484
	10 000 - 49 999 inhab.	45	407	1 629	1 830	138.3	143	62	2 137	1 706	1 727
Děčín	till 1 999 inhabitants	206	434	119	201	15.2	132	101	178	239	199
	2 000 - 9 999 inhab.	215	556	131	179	13.5	120	100	162	194	183
	10 000 - 49 999 inhab.	148	362	249	342	25.8	122	101	255	366	376
Domažice	50 000 inhab. and more	91	226	914	983	74.3	479	87	850	1 046	1 032
	till 1 999 inhabitants	255	704	75	111	8.4	61	80	110	97	128
	2 000 - 9 999 inhab.	233	424	112	151	11.4	41	125	160	271	95
Frýdek-Místek	10 000 - 49 999 inhab.	73	155	1 124	1 226	92.6	36	64	1 191	1 213	1 516
	till 1 999 inhabitants	175	466	159	271	20.5	147	82	225	279	297
	2 000 - 9 999 inhab.	124	383	292	514	38.9	232	101	545	566	408
Havlíčkův Brod	10 000 - 49 999 inhab.	123	174	460	531	40.2	229	53	486	528	560
	50 000 inhab. and more	55	134	1 432	1 518	114.7	309	67	1 173	1 639	1 997
	till 1 999 inhabitants	232	505	106	152	11.5	320	94	180	125	149
Hodonín	2 000 - 9 999 inhab.	158	413	249	318	24.0	138	85	290	270	380
	10 000 - 49 999 inhab.	78	261	1 127	1 160	87.6	174	60	1 521	1 158	1 008
	till 1 999 inhabitants	258	265	46	89	6.7	375	100	63	112	95
Hradec Králové	2 000 - 9 999 inhab.	195	364	134	229	17.3	372	130	180	337	198
	10 000 - 49 999 inhab.	109-110	387	640	772	58.3	310	82	874	651	821
	till 1 999 inhabitants	185-186	669	184	258	19.5	254	89	235	289	258
Cheb	2 000 - 9 999 inhab.	139	573	269	404	30.6	152	103	383	383	478
	50 000 inhab. and more	30	299	2 468	2 826	213.5	575	83	2 902	2 827	2 749
	till 1 999 inhabitants	196	440	179	227	17.2	94	64	198	236	247
Chomutov	2 000 - 9 999 inhab.	81	407	1 052	1 079	81.5	154	76	1 161	927	1 181
	10 000 - 49 999 inhab.	79	247	1 048	1 150	86.9	499	90	1 126	1 128	1 199
	till 1 999 inhabitants	202	733	109	214	16.2	166	107	275	161	206
Chrudim	2 000 - 9 999 inhab.	198	i.d.	i.d.	i.d.	i.d.	1	x	i.d.	-	-
	10 000 - 49 999 inhab.	95	273	889	962	72.7	475	70	887	954	1 038
	till 1 999 inhabitants	203-204	461	114	211	15.9	135	100	259	202	171
Jablonec nad Nisou	2 000 - 9 999 inhab.	162	490	199	311	23.5	53	118	263	277	456
	10 000 - 49 999 inhab.	76	189	1 017	1 185	89.5	163	81	1 201	1 038	1 313
	till 1 999 inhabitants	150-151	467	233	326	24.6	81	85	268	288	427
	2 000 - 9 999 inhab.	133	263	315	431	32.5	62	90	390	467	416
	10 000 - 49 999 inhab.	69	191	1 163	1 289	97.4	214	47	1 271	1 220	1 356

(part 2)

District	Municipality size	Order based on purchase price	Average size of a building site in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2009	2010	2011
Jeseník	till 1 999 inhabitants	259-260	437	66	87	6.6	66	63	78	102	88
	2 000 - 9 999 inhab.	200-201	502	161	216	16.3	93	73	247	138	268
	10 000 - 49 999 inhab.	93-94	240	897	964	72.8	120	64	1 106	940	833
Jičín	till 1 999 inhabitants	249-250	558	84	122	9.2	207	77	126	112	136
	2 000 - 9 999 inhab.	142	433	245	389	29.4	76	88	392	414	331
	10 000 - 49 999 inhab.	49	366	1 400	1 648	124.6	60	63	1 782	1 578	1 415
Jihlava	till 1 999 inhabitants	203-204	413	126	211	16.0	208	107	247	200	202
	2 000 - 9 999 inhab.	150-151	359	249	326	24.6	148	95	328	275	380
	50 000 inhab. and more	42	233	2 072	1 873	141.5	601	85	1 608	2 006	2 162
Jindřichův Hradec	till 1 999 inhabitants	238-240	525	75	143	10.8	235	89	146	131	158
	2 000 - 9 999 inhab.	152-153	492	167	325	24.6	172	83	258	367	342
	10 000 - 49 999 inhab.	71	319	1 149	1 248	94.3	154	56	1 217	1 242	1 280
Karlovy Vary	till 1 999 inhabitants	176-177	491	169	270	20.4	146	99	258	245	312
	2 000 - 9 999 inhab.	129	281	453	457	34.6	171	76	441	475	454
	10 000 - 49 999 inhab.	112	129	669	742	56.1	175	98	835	619	764
Karviná	50 000 inhab. and more	37	246	1 814	2 109	159.3	644	142	1 784	1 676	2 941
	till 1 999 inhabitants	168	521	205	301	22.7	25	58	248	288	364
	2 000 - 9 999 inhab.	145	523	320	361	27.3	189	54	335	344	398
Kladno	10 000 - 49 999 inhab.	121-122	207	506	553	41.8	388	46	533	519	619
	50 000 inhab. and more	115	225	634	679	51.3	850	79	705	633	698
	till 1 999 inhabitants	128	567	321	460	34.8	204	84	407	489	486
Klatovy	2 000 - 9 999 inhab.	116	427	446	664	50.2	91	86	685	476	851
	10 000 - 49 999 inhab.	41	170	825	1 965	148.5	58	64	1 304	2 412	2 062
	50 000 inhab. and more	34	235	1 866	2 342	177.0	524	109	1 805	2 805	2 358
Kolín	till 1 999 inhabitants	234-235	519	111	147	11.1	199	65	156	146	137
	2 000 - 9 999 inhab.	155-156	327	255	320	24.2	29	89	582	262	268
	10 000 - 49 999 inhab.	70	261	1 100	1 288	97.3	135	57	1 407	1 286	1 155
Kroměříž	till 1 999 inhabitants	191	573	147	243	18.4	297	107	221	270	246
	2 000 - 9 999 inhab.	136	651	267	413	31.2	47	98	389	495	376
	10 000 - 49 999 inhab.	43	246	1 561	1 869	141.2	198	54	1 959	1 934	1 722
Kutná Hora	till 1 999 inhabitants	261	358	56	86	6.5	303	83	82	98	74
	2 000 - 9 999 inhab.	179	462	235	268	20.2	265	77	232	250	358
	10 000 - 49 999 inhab.	66	275	1 107	1 307	98.8	375	66	1 277	1 198	1 419
Liberec	till 1 999 inhabitants	245-246	813	92	133	10.1	333	93	137	140	122
	2 000 - 9 999 inhab.	208	628	110	194	14.6	30	68	220	196	178
	10 000 - 49 999 inhab.	54	253	1 256	1 530	115.6	150	72	1 647	1 421	1 519
Litoměřice	till 1 999 inhabitants	189-190	650	129	252	19.0	120	126	276	312	158
	2 000 - 9 999 inhab.	141	746	240	396	29.9	109	148	370	341	477
	50 000 inhab. and more	48	254	1 510	1 651	124.8	918	76	1 618	1 595	1 762
Louny	till 1 999 inhabitants	216-217	618	110	176	13.3	302	99	176	171	182
	2 000 - 9 999 inhab.	189-190	639	158	252	19.0	104	82	219	232	285
	10 000 - 49 999 inhab.	58	223	1 225	1 463	110.6	225	57	1 414	1 422	1 521
Mělník	till 1 999 inhabitants	241	428	91	141	10.6	182	113	163	161	91
	2 000 - 9 999 inhab.	230	705	118	155	11.7	46	96	143	127	210
	10 000 - 49 999 inhab.	92	203	871	966	73.0	134	70	971	828	1 052
Mladá Boleslav	till 1 999 inhabitants	170	596	170	293	22.1	243	80	287	300	292
	2 000 - 9 999 inhab.	187	763	174	256	19.3	20	46	426	284	207
	10 000 - 49 999 inhab.	74	250	927	1 225	92.6	311	74	1 281	1 193	1 219
Most	till 1 999 inhabitants	174	632	161	276	20.8	245	116	231	265	334
	2 000 - 9 999 inhab.	131	438	323	449	33.9	205	92	549	408	430
	10 000 - 49 999 inhab.	46	392	1 558	1 779	134.4	353	63	1 652	1 830	1 827
Náchod	till 1 999 inhabitants	207	624	111	197	14.9	54	78	143	271	158
	2 000 - 9 999 inhab.	225-226	502	131	163	12.4	74	82	290	110	157
	10 000 - 49 999 inhab.	121-122	234	547	553	41.8	200	101	720	441	602
	50 000 inhab. and more	111	680	589	765	57.8	495	58	775	748	768
	till 1 999 inhabitants	237	710	82	144	10.9	133	66	154	141	138
	2 000 - 9 999 inhab.	166-167	503	210	302	22.8	110	80	370	271	268
	10 000 - 49 999 inhab.	97	288	838	900	68.0	175	55	822	921	928

(part 3)

District	Municipality size	Order based on purchase price	Average size of a building site in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2009	2010	2011
Nový Jičín	till 1 999 inhabitants	213-214	513	132	180	13.6	98	91	178	218	143
	2 000 - 9 999 inhab.	126	524	181	496	37.4	104	199	182	118	938
	10 000 - 49 999 inhab.	105	290	698	840	63.5	229	74	803	749	995
Nymburk	till 1 999 inhabitants	166-167	538	188	302	22.8	269	111	256	333	311
	2 000 - 9 999 inhab.	120	522	353	585	44.2	103	64	414	576	678
	10 000 - 49 999 inhab.	40	240	1 840	1 973	149.1	212	54	1910	1950	2096
Olomouc	till 1 999 inhabitants	180	631	140	265	20.1	274	135	348	261	202
	2 000 - 9 999 inhab.	138	391	260	409	30.9	186	101	413	441	376
	10 000 - 49 999 inhab.	132	475	301	435	32.9	99	80	449	438	421
Opava	50 000 inhab. and more	47	408	1 338	1 673	126.4	1 264	138	1754	1583	1694
	till 1 999 inhabitants	213-214	427	94	180	13.6	222	94	139	188	216
	2 000 - 9 999 inhab.	149	407	138	330	24.9	131	148	521	171	150
Ostrava-město	10 000 - 49 999 inhab.	107	188	592	836	63.2	54	83	885	768	761
	50 000 inhab. and more	57	324	1 296	1 471	111.2	485	106	1770	1473	1209
	till 1 999 inhabitants	130	311	300	453	34.2	22	71	278	585	490
Pardubice	2 000 - 9 999 inhab.	114	323	543	688	52.0	134	87	829	496	736
	50 000 inhab. and more	96	451	773	926	70.0	2 809	108	785	1055	915
	till 1 999 inhabitants	147	576	203	343	25.9	327	111	394	326	280
Pelhřimov	2 000 - 9 999 inhab.	109-110	338	534	772	58.4	196	85	683	878	756
	50 000 inhab. and more	31	242	2 317	2 576	194.7	794	66	2368	2880	2593
	till 1 999 inhabitants	253-254	493	75	119	9.0	254	70	114	107	136
Písek	2 000 - 9 999 inhab.	257	499	79	102	7.7	47	60	83	109	131
	10 000 - 49 999 inhab.	85-86	256	854	1 011	76.4	163	65	1024	943	1056
	till 1 999 inhabitants	212	512	95	185	13.9	228	85	122	165	251
Plzeň-jih	2 000 - 9 999 inhab.	163-164	544	227	307	23.2	73	77	284	370	277
	10 000 - 49 999 inhab.	44	257	1 573	1 841	139.1	135	62	1738	1616	2170
	till 1 999 inhabitants	221	719	98	169	12.8	141	105	129	186	188
Plzeň-město	2 000 - 9 999 inhab.	134	391	351	430	32.5	91	86	380	424	492
	till 1 999 inhabitants	135	1 500	236	418	31.6	10	69	424	330	839
	2 000 - 9 999 inhab.	93-94	161	483	964	72.9	9	86	1058	847	-
Plzeň-sever	50 000 inhab. and more	29	252	2 600	2 909	219.8	356	86	2530	2995	3114
	till 1 999 inhabitants	216-217	624	116	176	13.3	114	123	163	112	209
	2 000 - 9 999 inhab.	108	387	474	822	62.1	82	86	585	757	1055
Prague 1		1	534	38 073	40 856	3087.3	104	53	45177	46205	33340
Prague 2		2	302	11 264	14 441	1091.2	134	57	14123	13497	15793
Prague 3		4	577	6 788	8 228	621.8	129	61	9230	8040	7313
Prague 4		5	540	6 257	7 867	594.5	136	50	8142	8022	7078
Prague 5		7	439	5 198	6 992	528.4	140	59	6527	7549	8948
Prague 6		3	355	7 459	9 614	726.5	407	50	9972	9213	9588
Prague 7		6	525	5 965	7 727	583.9	72	47	8892	7374	7362
Prague 8		15	483	4 560	5 122	387.1	107	30	4845	4667	5542
Prague 9		10	709	5 045	5 664	428.0	59	48	5148	5731	5998
Prague 10		8	288	4 584	6 553	495.2	91	47	5812	7693	6400
Prague 11		14	296	4 414	5 188	392.0	133	59	4716	4921	5805
Prague 12		13	359	4 706	5 331	402.8	235	52	5456	4740	5894
Prague 13		16	454	3 426	5 098	385.2	72	65	4954	5948	4281
Prague 14		11	376	4 803	5 590	422.4	109	36	5072	5616	5969
Prague 15		28	310	3 067	3 253	245.8	51	34	3016	3717	1000
Prague 16		24	231	3 773	3 915	295.8	42	33	4125	4167	1769
Prague 17		19	372	4 315	4 635	350.2	37	43	5338	3964	5908
Prague 18		17	266	4 600	5 027	379.9	116	34	4663	5131	5248
Prague 19		9	658	5 786	6 006	453.8	57	53	5656	6173	6033
Prague 20		12	324	4 897	5 462	412.7	75	38	5420	5484	5476
Prague 21		20	360	4 194	4 475	338.2	153	48	3782	5111	4609
Prague 22		23	511	3 828	4 160	314.3	78	39	3327	5158	4926
Prague 23		26	246	3 055	3 462	261.6	76	26	3547	3522	2816
Prague 24		21	450	3 732	4 309	325.6	25	43	4701	3442	4830
Prague 25		18	546	4 743	4 759	359.6	87	27	4696	4954	4076
Prague 26		27	308	3 294	3 378	255.3	41	47	4363	2531	3610
Prague 27		25	351	3 081	3 500	264.5	84	41	3366	3320	4239
Prague 28		22	428	3 295	4 199	317.3	13	57	5282	3238	4316

(part 4)

District	Municipality size	Order based on purchase price	Average size of a building site in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2009	2010	2011
Prague-east	till 1 999 inhabitants	56	383	664	1 479	111.7	464	76	1369	1501	1573
	2 000 - 9 999 inhab.	51-52	258	1 214	1 550	117.2	133	70	1394	1474	1704
	10 000 - 49 999 inhab.	39	367	1 755	2 013	152.1	230	57	1654	2245	2174
Prague-west	till 1 999 inhabitants	75	437	571	1 213	91.6	267	86	1153	966	1475
	2 000 - 9 999 inhab.	36	412	1 691	2 238	169.1	507	55	2075	2285	2294
	10 000 - 49 999 inhab.	100	162	850	869	65.7	61	48	809	804	954
Prachatice	till 1 999 inhabitants	253-254	537	78	119	9.0	186	77	115	114	127
	2 000 - 9 999 inhab.	242-243	418	141	139	10.5	45	63	88	160	159
	10 000 - 49 999 inhab.	100	162	850	869	65.7	61	48	809	804	954
Prostějov	till 1 999 inhabitants	245-246	489	87	133	10.0	210	104	127	147	121
	2 000 - 9 999 inhab.	211	286	78	186	14.1	29	62	134	224	162
	10 000 - 49 999 inhab.	62	220	1 281	1 372	103.7	294	41	1314	1404	1395
Přerov	till 1 999 inhabitants	238-240	611	98	143	10.8	105	73	129	150	165
	2 000 - 9 999 inhab.	229	372	128	156	11.8	44	77	173	144	155
	10 000 - 49 999 inhab.	99	288	811	878	66.4	159	66	918	809	908
Příbram	till 1 999 inhabitants	218-219	493	103	173	13.1	302	100	161	200	160
	2 000 - 9 999 inhab.	160	451	215	314	23.7	183	96	254	304	410
	10 000 - 49 999 inhab.	103	280	996	847	64.0	424	63	650	1063	841
Rakovník	till 1 999 inhabitants	222-223	567	95	166	12.5	282	104	117	195	209
	2 000 - 9 999 inhab.	119	673	297	590	44.6	25	94	356	424	1194
	10 000 - 49 999 inhab.	50	450	1 400	1 606	121.3	136	65	1775	1456	1743
Rokycany	till 1 999 inhabitants	199	568	120	219	16.6	69	102	229	235	198
	2 000 - 9 999 inhab.	173	805	149	277	20.9	12	74	173	440	262
	10 000 - 49 999 inhab.	68	238	1 148	1 298	98.1	108	51	1336	1256	1291
Rychnov nad Kněžnou	till 1 999 inhabitants	218-219	551	103	173	13.1	175	140	138	126	273
	2 000 - 9 999 inhab.	163-164	427	218	307	23.2	154	86	379	266	295
	10 000 - 49 999 inhab.	84	409	920	1 013	76.6	109	59	1054	964	1014
Semily	till 1 999 inhabitants	182	366	136	261	19.7	133	99	281	227	275
	2 000 - 9 999 inhab.	125	270	432	513	38.7	162	89	521	449	586
	10 000 - 49 999 inhab.	83	234	734	1 019	77.0	36	76	779	816	1404
Sokolov	till 1 999 inhabitants	227-228	437	100	157	11.9	54	93	95	186	197
	2 000 - 9 999 inhab.	181	307	241	263	19.9	83	57	299	242	266
	10 000 - 49 999 inhab.	102	109	866	852	64.4	141	46	857	835	872
Strakonice	till 1 999 inhabitants	256	561	65	105	7.9	219	102	126	99	85
	2 000 - 9 999 inhab.	152-153	389	211	325	24.6	48	79	377	314	292
	10 000 - 49 999 inhab.	89	537	862	996	75.3	81	48	1088	917	1022
Svitavy	till 1 999 inhabitants	259-260	509	51	87	6.6	272	93	98	77	89
	2 000 - 9 999 inhab.	210	281	165	190	14.4	55	82	186	185	202
	10 000 - 49 999 inhab.	82	219	868	1 021	77.2	300	75	925	1106	1012
Šumperk	till 1 999 inhabitants	231	400	71	153	11.6	142	111	138	167	158
	2 000 - 9 999 inhab.	155-156	440	169	320	24.2	134	117	308	414	234
	10 000 - 49 999 inhab.	72	232	1 013	1 241	93.8	231	66	1086	1229	1377
Tábor	till 1 999 inhabitants	244	468	73	134	10.1	273	107	124	149	134
	2 000 - 9 999 inhab.	183	392	243	260	19.7	177	100	230	272	331
	10 000 - 49 999 inhab.	60	295	1 304	1 429	108.0	260	66	1525	1154	1628
Tachov	till 1 999 inhabitants	238-240	926	105	143	10.8	124	101	168	133	118
	2 000 - 9 999 inhab.	209	738	152	192	14.5	56	79	220	104	237
	10 000 - 49 999 inhab.	90	247	938	992	75.0	130	41	996	1018	934
Teplice	till 1 999 inhabitants	234-235	421	95	147	11.1	77	72	135	153	148
	2 000 - 9 999 inhab.	146	233	302	347	26.2	123	69	325	346	365
	10 000 - 49 999 inhab.	171-172	375	245	278	21.0	159	61	239	282	312
Trutnov	50 000 inhab. and more	63	271	1 209	1 369	103.4	423	85	1137	1470	1518
	till 1 999 inhabitants	188	669	154	255	19.3	180	100	262	223	265
	2 000 - 9 999 inhab.	154	420	252	324	24.5	63	79	309	326	334
Třebíč	10 000 - 49 999 inhab.	98	233	757	899	67.9	322	75	806	854	996
	till 1 999 inhabitants	251-252	386	78	120	9.1	459	87	129	90	134
	2 000 - 9 999 inhab.	197	351	137	224	16.9	131	74	258	215	181
	10 000 - 49 999 inhab.	59	231	1 363	1 457	110.1	211	52	1353	1431	1659

(part 5)

District	Municipality size	Order based on purchase price	Average size of a building site in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2009	2010	2011
Uherské Hradiště	till 1 999 inhabitants	248	402	77	123	9.3	334	87	134	118	119
	2 000 - 9 999 inhab.	159	298	250	316	23.9	397	87	285	379	295
	10 000 - 49 999 inhab.	61	275	1 237	1 428	107.9	367	75	1419	1420	1442
Ústí nad Labem	till 1 999 inhabitants	184	493	170	259	19.6	76	71	225	221	330
	2 000 - 9 999 inhab.	143	437	271	376	28.4	57	66	478	307	346
	50 000 inhab. and more	65	264	1 230	1 322	99.9	817	75	1479	1272	1227
Ústí nad Orlicí	till 1 999 inhabitants	242-243	422	86	139	10.5	159	111	177	105	149
	2 000 - 9 999 inhab.	171-172	392	132	278	21.0	91	106	373	220	226
	10 000 - 49 999 inhab.	106	333	686	837	63.2	220	75	1000	670	852
Vsetín	till 1 999 inhabitants	224	312	87	164	12.4	209	94	155	175	165
	2 000 - 9 999 inhab.	225-226	414	107	163	12.3	187	80	120	186	191
	10 000 - 49 999 inhab.	104	321	663	842	63.6	302	84	922	644	888
Vyškov	till 1 999 inhabitants	236	391	86	146	11.1	443	106	152	115	180
	2 000 - 9 999 inhab.	169	368	162	297	22.4	203	102	283	322	286
	10 000 - 49 999 inhab.	67	376	1 098	1 301	98.3	211	66	1282	1297	1317
Zlín	till 1 999 inhabitants	178	426	184	269	20.3	349	83	254	280	271
	2 000 - 9 999 inhab.	118	347	488	604	45.6	299	125	551	532	777
	10 000 - 49 999 inhab.	80	409	989	1 091	82.5	79	51	832	978	1333
Znojmo	50 000 inhab. and more	77	424	977	1 179	89.1	1 045	107	1403	1150	1019
	till 1 999 inhabitants	251-252	466	77	120	9.1	472	91	109	100	148
	2 000 - 9 999 inhab.	222-223	450	107	166	12.6	74	76	155	150	187
Žďár nad Sázavou	10 000 - 49 999 inhab.	53	244	1 110	1 537	116.1	323	72	1412	1813	1410
	till 1 999 inhabitants	247	450	72	128	9.7	321	115	120	132	134
	2 000 - 9 999 inhab.	194	613	167	233	17.6	40	70	174	235	294
CR in total	10 000 - 49 999 inhab.	101	212	655	868	65.6	224	78	917	770	1048
		x	383	1 110	1 323	100.0	60 168	210	1219	1369	1377

Source: Czech Statistical Office.

6.19 Indices of sale prices of building sites, 2008-2011

average 2005 = 100

	relat. weight	year 2008					year 2009					year 2010					year 2011				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic - total	1000.0	132.1	135.9	139.1	140.2	136.8	140.2	139.0	139.4	141.6	140.1	143.7	145.4	146.8	147.8	145.9	147.8	146.3	144.4	142.9	145.4
CR total excluding Capital Prague and districts Prague-east, west	471.4	128.5	132.8	135.0	134.2	132.6	132.8	131.6	133.1	137.8	133.8	143.0	145.7	146.8	148.9	146.1	151.3	152.3	151.6	150.5	151.4
Capital Prague [1]	518.1	135.5	138.7	142.8	145.7	140.7	147.1	145.8	145.2	144.9	145.8	144.2	144.9	146.7	146.7	145.6	144.5	140.6	137.4	135.5	139.5
Prague 1	199.3	117.7	116.7	119.1	120.5	118.5	126.7	132.1	137.5	136.5	133.2	130.9	131.0	134.3	132.0	132.1	124.4	113.9	106.7	101.5	111.6
Prague 2, 3, 6	91.8	135.0	143.1	146.8	145.9	142.7	140.2	134.4	131.3	132.5	134.6	132.5	132.3	130.5	130.0	131.3	129.2	128.1	129.4	137.7	131.1
Prague 4 - 5, 7 - 28	227.0	151.3	156.3	161.9	167.7	159.3	167.8	162.4	157.5	157.4	161.3	160.5	162.2	164.2	166.5	163.4	168.4	169.1	167.5	164.5	167.4
Districts: Prague-east, west	10.5	133.4	136.1	138.9	138.5	136.7	136.2	134.3	136.8	143.3	137.7	149.9	152.3	149.6	148.8	150.2	155.8	164.0	167.2	164.4	162.9
Central Bohemia Region excluding districts Prague-east, west	68.7	137.4	143.8	147.0	146.1	143.6	144.2	145.1	150.5	156.4	149.1	159.8	159.6	158.5	161.1	159.8	164.2	165.4	164.9	164.7	164.8
Southern Bohemia Region	47.6	110.9	111.6	113.1	114.2	112.5	114.9	113.5	113.9	116.5	114.7	117.4	114.6	111.6	113.5	114.3	116.6	118.4	117.7	115.3	117.0
Plzeň Region	16.2	127.4	129.5	129.4	129.9	129.1	132.5	133.5	133.6	134.8	133.6	135.9	134.6	131.6	130.0	133.0	132.0	135.4	136.8	135.4	134.9
Karlovy Vary Region	16.2	125.3	134.9	141.4	138.2	135.0	130.8	123.7	120.7	121.0	124.1	121.8	121.6	122.0	126.0	122.9	132.4	139.3	145.3	149.3	141.6
Ústí nad Labem Region	22.3	127.7	130.7	133.7	136.7	132.2	136.9	134.4	132.2	133.1	134.2	134.9	135.1	134.7	135.1	135.0	136.4	136.6	135.3	133.7	135.5
Liberec Region	15.7	149.7	154.7	161.1	162.0	156.9	156.2	148.8	143.6	143.0	147.9	149.2	155.9	157.6	158.0	155.2	159.9	162.7	162.5	162.1	161.8
Hradec Králové Region	19.5	126.2	134.2	138.5	137.1	134.0	133.3	129.0	126.4	126.0	128.7	126.8	125.7	123.4	123.3	124.8	125.0	126.1	125.2	122.5	124.7
Pardubice Region	26.8	149.4	164.1	166.5	157.9	159.5	154.2	156.1	158.5	157.6	156.6	157.3	159.5	160.4	157.1	158.6	154.1	155.0	157.3	158.0	156.1
Vysočina Region	20.0	120.8	123.5	126.5	128.2	124.8	128.0	128.1	128.7	130.6	128.9	134.6	137.4	137.7	133.9	135.9	132.3	136.2	142.3	145.3	139.0
Southern Moravia Region	98.6	123.3	123.9	124.2	124.0	123.9	123.7	121.6	124.8	138.1	127.1	153.2	162.3	168.1	175.8	164.9	182.7	183.3	178.8	174.9	179.9
Olomouc Region	18.8	137.7	145.5	148.8	146.7	144.7	146.2	147.7	150.5	152.6	149.3	153.2	153.6	155.4	159.6	155.5	161.4	159.3	155.4	154.3	157.6
Zlín Region	41.3	123.9	128.5	129.8	127.0	127.3	123.3	121.4	122.7	125.0	123.1	125.8	124.5	122.0	121.1	123.4	121.6	122.5	123.1	123.2	122.6
Moravian and Silesian Region	59.7	130.8	134.9	136.9	137.0	134.9	136.4	136.4	137.0	140.5	137.6	146.5	153.4	158.0	158.3	154.1	156.8	155.3	154.7	154.3	155.3
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	37.8	127.7	132.7	135.9	134.9	132.8	132.6	131.5	133.2	135.1	133.1	135.3	134.6	134.4	135.8	135.0	138.3	140.9	140.9	137.6	139.4
Municipality 2 000 - 9 999 inhab.	37.0	135.6	141.4	144.7	143.7	141.4	140.9	138.6	138.2	138.6	139.1	139.0	139.9	140.9	141.3	140.3	142.1	144.4	146.6	147.0	145.0
size: 10 000 - 49 999 inhab.	144.0	127.5	133.4	136.1	136.5	133.4	137.1	138.3	140.1	141.3	139.2	142.1	141.9	141.9	144.0	142.5	147.5	150.1	151.0	150.9	149.9
50 000 inhab. and more	252.6	128.1	131.3	132.8	131.5	130.9	129.2	126.8	128.4	136.1	130.1	145.2	150.4	152.4	154.8	150.7	156.7	156.4	154.2	152.7	155.0
CR total:																					
individual building sites as a part of the sale	156.2	138.5	146.0	152.1	153.4	147.5	151.9	151.9	153.1	156.0	153.2	160.2	160.9	160.2	162.6	161.0	167.1	168.2	165.6	163.3	166.1
complex real estate	843.8	131.0	134.0	136.7	137.8	134.9	138.1	136.6	136.9	138.9	137.6	140.6	142.5	144.3	145.0	143.1	144.3	142.3	140.4	139.1	141.5

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

Source: Czech Statistical Office.

6.20 Aggregate price indices of real estate, 2008-2011

average 2005 = 100

	relat. weight	year 2008					year 2009					year 2010					year 2011				
		1.	2.	3.	4.	year average	1.	2.	3.	4.	year average	1.	2.	3.	4.	year average	1.	2.	3.	4.	year average
Czech Republic - total	1000.0	139.2	145.1	148.1	147.3	144.9	143.2	137.6	136.2	135.5	138.1	135.7	135.8	135.4	135.3	135.6	135.9	136.5	135.8	134.8	135.8
of that: FH and DW	760.6	141.1	147.9	150.6	148.8	147.1	143.3	136.6	134.6	133.1	136.9	132.9	132.9	132.3	131.9	132.5	132.8	133.9	133.5	132.6	133.2
FH and DW and DH	853.9	140.4	146.7	149.7	148.5	146.3	143.7	137.4	135.7	134.5	137.8	134.4	134.2	133.5	133.2	133.8	133.8	134.8	134.3	133.4	134.1
CR total excluding Capital Prague	766.4	138.8	144.5	147.8	146.9	144.5	142.9	137.2	136.0	135.2	137.8	135.6	135.6	135.3	135.4	135.5	136.2	137.6	137.4	136.4	136.9
CR total excluding Capital Prague and districts Prague-east, west	730.3	139.4	145.3	148.5	147.7	145.2	143.7	138.0	136.6	135.8	138.5	136.2	136.2	136.0	136.0	136.1	136.8	138.2	138.1	137.1	137.6
Capital Prague [1]	233.6	140.6	147.1	149.3	148.5	146.4	144.1	138.9	137.1	136.4	139.1	136.3	136.6	135.8	135.1	136.0	134.7	132.9	130.5	129.5	131.9
Prague 1	45.0	128.5	129.1	130.6	130.1	129.6	130.5	130.2	133.9	134.6	132.3	130.6	130.5	132.8	130.6	131.1	125.5	117.7	111.7	107.7	115.7
Prague 2 - 28	188.6	143.5	151.4	153.8	152.9	150.4	147.4	141.0	137.9	136.8	140.8	137.6	138.1	136.5	136.2	137.1	136.9	136.5	134.9	134.7	135.8
Districts: Prague-east, west	36.0	126.4	129.6	132.1	131.6	129.9	127.5	122.1	122.7	124.6	124.2	123.5	121.8	122.4	123.3	122.8	124.2	125.2	124.2	122.5	124.0
Central Bohemia Region excluding districts Prague-east, west	127.6	135.8	139.7	144.6	145.4	141.4	141.5	136.3	137.7	139.0	138.6	139.1	135.7	132.7	133.5	135.3	135.9	138.0	137.7	136.7	137.1
Southern Bohemia Region	59.6	131.2	134.6	137.3	136.6	134.9	133.4	129.2	128.9	127.3	129.7	125.0	124.4	125.0	125.0	124.9	126.1	128.9	130.0	129.7	128.7
Plzeň Region	42.1	134.4	143.5	144.1	140.1	140.5	133.5	128.9	128.2	126.5	129.3	125.7	126.0	126.6	127.2	126.4	129.9	132.0	132.3	130.6	131.2
Karlovy Vary Region	39.6	141.7	146.5	147.5	146.3	145.5	146.9	144.3	144.1	143.2	144.6	142.6	142.9	141.0	138.6	141.3	136.1	137.2	136.4	139.5	137.3
Ústí nad Labem Region	49.0	133.9	142.1	147.0	147.0	142.5	146.5	144.0	140.1	136.0	141.7	137.0	140.9	143.3	142.3	140.9	139.5	139.1	137.9	134.0	137.6
Liberec Region	30.3	143.8	147.6	151.9	152.9	149.1	147.9	139.6	136.7	135.4	139.9	133.8	131.2	131.4	134.0	132.6	135.2	136.9	135.8	134.2	135.5
Hradec Králové Region	45.8	140.5	146.7	148.8	148.6	146.2	146.3	140.7	136.7	135.6	139.8	134.7	134.6	136.4	135.1	135.2	134.6	136.2	137.5	137.1	136.4
Pardubice Region	39.8	142.7	149.3	151.6	148.8	148.1	145.1	141.3	138.5	136.0	140.2	135.9	135.4	135.0	135.9	135.6	137.9	139.4	139.6	138.7	138.9
Vysočina Region	32.7	130.5	137.1	140.7	139.1	136.9	133.3	125.9	125.0	125.7	127.5	126.8	126.7	126.6	124.5	126.2	124.2	126.3	126.6	125.9	125.8
Southern Moravia Region	110.3	137.7	143.4	147.8	146.7	143.9	141.1	134.6	133.5	134.0	135.8	137.7	140.6	140.8	141.3	140.1	142.1	142.6	141.2	139.7	141.4
Olomouc Region	38.4	150.7	156.8	159.0	159.3	156.5	156.4	150.6	149.4	146.0	150.6	145.1	146.4	145.6	144.9	145.5	146.3	147.5	149.0	147.6	147.6
Zlín Region	47.8	141.7	148.0	151.7	151.4	148.2	143.5	134.6	131.2	130.1	134.9	132.2	133.9	134.2	132.5	133.2	132.1	132.0	132.1	132.0	132.1
Moravian and Silesian Region	67.3	153.5	161.9	163.8	160.6	160.0	156.6	148.4	145.7	144.5	148.8	144.5	144.2	143.9	145.8	144.6	147.7	149.2	149.3	148.8	148.8
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	172.0	127.7	131.7	134.4	133.8	131.9	131.9	130.6	129.8	128.7	130.3	129.2	130.0	129.6	129.1	129.5	131.1	132.3	131.8	131.9	131.8
Municipality 2 000 - 9 999 inhab.	140.1	130.6	137.8	143.0	143.9	138.8	141.5	136.5	134.7	134.5	136.8	135.2	135.3	134.8	135.8	135.3	137.9	139.9	140.6	139.2	139.4
size: 10 000 - 49 999 inhab.	200.4	142.4	149.4	154.2	154.8	150.2	150.6	143.4	141.5	139.3	143.7	138.4	137.8	137.4	137.6	137.8	137.3	138.8	138.2	136.6	137.7
50 000 inhab. and more	217.9	151.6	157.0	158.0	154.6	155.3	148.0	139.7	138.8	138.9	141.4	140.2	140.4	140.4	140.2	140.3	140.2	141.2	141.2	140.4	140.8

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

FH = family house, DW = dwelling, DH = dwelling house.

Source: Czech Statistical Office.

6.21 Aggregate price indices of real estate, 2008-2011

corresponding period of previous year = 100

	relat. weight FH DW DH BS total					year 2008					year 2009					year 2010					year 2011				
						quarter				year	quarter				year	quarter				year	quarter				year
						1.	2.	3.	4.	average	1.	2.	3.	4.	average	1.	2.	3.	4.	average	1.	2.	3.	4.	average
Czech Republic - total	411.3	349.4	93.3	146.1	1000.0	114.9	113.5	112.5	109.2	112.4	102.9	94.8	92.0	92.0	95.3	94.8	98.7	99.4	99.9	98.1	100.1	100.5	100.3	99.6	100.1
of that: FH and DW	411.3	349.4	x	x	760.6	117.2	115.5	114.1	109.8	114.0	101.6	92.4	89.4	89.4	93.1	92.7	97.3	98.3	99.1	96.8	99.9	100.8	100.9	100.5	100.5
FH and DW and DH	411.3	349.4	93.3	x	853.9	115.7	114.3	113.2	109.4	113.1	102.4	93.7	90.6	90.6	94.2	93.5	97.7	98.4	99.0	97.1	99.6	100.4	100.6	100.2	100.2
CR total excluding Capital Prague	374.1	234.1	87.8	70.4	766.4	114.8	113.6	113.0	109.4	112.6	103.0	94.9	92.0	92.0	95.4	94.9	98.8	99.5	100.1	98.3	100.4	101.5	101.6	100.7	101.1
CR total excluding Capital Prague and districts Prague-east, west	343.5	230.6	87.4	68.9	730.3	115.0	113.9	113.1	109.5	112.8	103.1	95.0	92.0	91.9	95.4	94.8	98.7	99.6	100.1	98.2	100.4	101.5	101.5	100.8	101.1
Capital Prague [1]	37.2	115.3	5.5	75.7	233.6	115.1	113.2	110.8	108.6	111.8	102.5	94.4	91.8	91.9	95.0	94.6	98.3	99.1	99.0	97.7	98.8	97.3	96.1	95.9	97.0
Prague 1	0.0	14.8	1.1	29.1	45.0	101.6	96.8	96.3	98.0	98.1	101.6	100.9	102.5	103.5	102.1	100.1	100.2	99.2	97.0	99.1	96.1	90.2	84.1	82.5	88.2
Prague 2 - 28	37.2	100.5	4.4	46.6	188.6	118.4	117.2	114.3	111.0	115.1	102.7	93.1	89.7	89.5	93.6	93.4	97.9	99.0	99.6	97.4	99.5	98.8	98.8	98.9	99.0
Districts: Prague-east, west	30.6	3.5	0.4	1.5	36.0	109.1	108.9	109.8	106.9	108.7	100.9	94.2	92.9	94.7	95.6	96.9	99.8	99.8	99.0	98.8	100.6	102.8	101.5	99.4	101.0
Central Bohemia Region excluding districts P-east, west	64.7	30.6	22.2	10.0	127.6	112.5	109.5	109.6	108.5	110.0	104.2	97.6	95.2	95.6	98.1	98.3	99.6	96.4	96.0	97.6	97.7	101.7	103.8	102.4	101.3
Southern Bohemia Region	30.0	18.8	3.9	7.0	59.6	111.2	109.4	110.8	107.2	109.6	101.7	96.0	93.9	93.2	96.1	93.7	96.3	97.0	98.2	96.3	100.9	103.6	104.0	103.8	103.1
Plzeň Region	22.8	15.4	1.6	2.4	42.1	115.3	117.4	114.6	109.5	114.1	99.3	89.8	89.0	90.3	92.0	94.2	97.8	98.8	100.6	97.8	103.3	104.8	104.5	102.7	103.8
Karlovy Vary Region	7.8	13.7	15.6	2.4	39.6	115.8	112.0	108.9	104.9	110.2	103.7	98.5	97.7	97.9	99.4	97.1	99.0	97.8	96.8	97.7	95.4	96.0	96.7	100.6	97.2
Ústí nad Labem Region	19.0	15.2	11.5	3.3	49.0	110.1	113.2	115.6	112.6	112.9	109.4	101.3	95.3	92.5	99.4	93.5	97.8	102.3	104.6	99.5	101.8	98.7	96.2	94.2	97.7
Liberec Region	15.5	10.7	1.9	2.3	30.3	112.8	110.4	112.3	109.5	111.2	102.9	94.6	90.0	88.6	93.9	90.5	94.0	96.1	99.0	94.8	101.0	104.3	103.3	100.1	102.2
Hradec Králové Region	23.9	14.3	4.7	2.8	45.8	115.1	112.8	110.8	109.0	111.8	104.1	95.9	91.9	91.3	95.7	92.1	95.7	99.8	99.6	96.7	99.9	101.2	100.8	101.5	100.9
Pardubice Region	19.7	14.9	1.3	3.9	39.8	117.4	117.1	115.8	109.7	114.9	101.7	94.6	91.4	91.4	94.7	93.7	95.8	97.5	99.9	96.7	101.5	103.0	103.4	102.1	102.5
Vysočina Region	19.1	9.2	1.5	2.9	32.7	112.1	112.3	112.1	109.1	111.4	102.1	91.8	88.8	90.4	93.1	95.1	100.6	101.3	99.0	99.0	97.9	99.7	100.0	101.1	99.7
Southern Moravia Region	48.8	36.4	10.7	14.4	110.3	112.6	111.3	111.8	108.9	111.1	102.5	93.9	90.3	91.3	94.4	97.6	104.5	105.5	105.4	103.2	103.2	101.4	100.3	98.9	100.9
Olomouc Region	18.1	13.4	4.2	2.7	38.4	120.9	120.5	117.3	112.1	117.5	103.8	96.0	94.0	91.7	96.3	92.8	97.2	97.5	99.2	96.6	100.8	100.8	102.3	101.9	101.4
Zlín Region	24.6	15.2	2.0	6.0	47.8	117.1	116.7	115.7	111.7	115.2	101.3	90.9	86.5	85.9	91.0	92.1	99.5	102.3	101.8	98.8	99.9	98.6	98.4	99.6	99.1
Moravian and Silesian Region	29.4	22.8	6.3	8.7	67.3	126.5	124.5	120.3	111.8	120.5	102.0	91.7	88.9	90.0	93.0	92.3	97.2	98.8	100.9	97.2	102.2	103.5	103.8	102.1	102.9
CR total excluding Capital Prague and districts Prague-east, west:																									
till 1 999 inhabitants	149.8	9.3	7.4	5.5	172.0	113.4	111.7	111.2	107.8	111.0	103.3	99.2	96.6	96.2	98.7	98.0	99.5	99.8	100.3	99.4	101.5	101.8	101.7	102.2	101.8
Municipality 2 000 - 9 999 inhab.	86.8	31.1	16.8	5.4	140.1	111.0	111.9	113.9	113.1	112.5	108.3	99.1	94.2	93.5	98.5	95.5	99.1	100.1	101.0	98.9	102.0	103.4	104.3	102.5	103.0
size: 10 000 - 49 999 inhab.	60.2	82.6	36.7	21.0	200.4	115.7	115.2	115.6	113.0	114.8	105.8	96.0	91.8	90.0	95.7	91.9	96.1	97.1	98.8	95.9	99.2	100.7	100.6	99.3	99.9
50 000 inhab. and more	46.7	107.7	26.5	36.9	217.9	118.2	115.4	111.7	105.6	112.5	97.6	89.0	87.8	89.8	91.0	94.7	100.5	101.2	100.9	99.3	100.0	100.6	100.6	100.1	100.3

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 6.25.

FH = family house, DW = dwelling, DH = dwelling house, BS = building site.

Source: Czech Statistical Office.

6.22.1 Financial affordability of housing – older dwellings and family houses (based on purchase prices)

Period	Average monthly gross wage per FTE [1] (CZK)	Net money income per household from HBS [2] (CZK per year)	Average purchase price of dwelling		Number of complete months (wages) necessary to buy a dwelling for the purchase price of the corresponding year	Number of years (annual net money income) necessary to buy a dwelling for the purchase price of the corresponding year	Average purchase price of a family house		Average purchase price of a family house of 660 m ³ (CZK)	Number of complete months (wages) necessary to buy a family house for the purchase price of the corresponding year	Number of years (annual net money income) necessary to buy a family house for the purchase price of the corresponding year
			CZK per 1 m ² of floor space of dwelling	for a dwelling of 61 m ² (CZK)			CZK per 1 m ³	Average size of a family house (m ³)			
2000	13 219	191 871	7 684	468 708	36	2.4	948	637	625 680	48	3.3
2001	14 378	207 384	7 326	446 872	32	2.2	1 011	650	667 177	47	3.2
2002	15 524	214 252	8 590	523 992	34	2.4	1 163	652	767 487	50	3.6
2003	16 430	225 635	11 489	700 848	43	3.1	1 306	661	861 740	53	3.8
2004	17 466	235 099	11 941	728 401	42	3.1	1 587	663	1 047 420	60	4.5
2005	18 344	239 178	13 213	805 993	44	3.4	1 753	679	1 156 980	64	4.8
2006	19 546	267 921	14 733	898 713	46	3.4	1 809	696	1 193 940	62	4.5
2007	20 957	289 087	18 693	1 140 273	55	3.9	2 089	699	1 378 740	66	4.8
2008	22 592	314 453	22 342	1 362 862	61	4.3	2 403	702	1 585 980	71	5.0
2009	23 344	323 538	21 948	1 338 828	58	4.1	2 509	686	1 655 940	71	5.1
2010	23 864	329 333	20 306	1 238 666	52	3.8	2 561	682	1 690 260	71	5.1
2011	24 436	327 723	20 280	1 237 080	51	3.8	2 603	680	1 717 980	71	5.2

[1] FTE - Full time equivalent employee

[2] HBS - Household Budget Survey

Source: Czech Statistical Office, calculations by the Ministry of Regional Development.



Source: Czech Statistical Office, calculations by the Ministry of Regional Development.

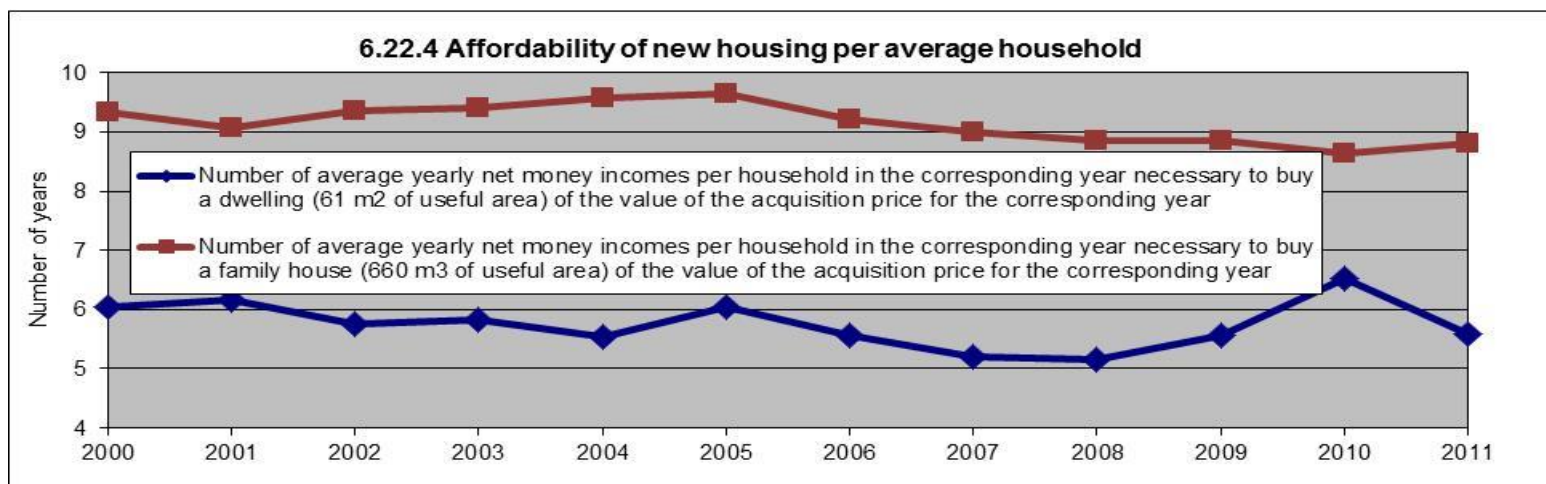
6.22.3 Financial affordability of housing – new dwellings and family houses (based on acquisition prices)

Period	Average monthly gross wage per FTE [1] (CZK)	Net money income per household from HBS [2] (CZK per year)	Average value of new dwellings – acquisition price		Number of complete months (wages) necessary to buy a dwelling for the acquisition price of the corresponding year	Number of years (annual net money income) necessary to buy a dwelling for the acquisition price of the corresponding year	Average value of a new family house – acquisition price	Average value – acquisition price of a family house of 660 m ³ (CZK)	Number of complete months (wages) necessary to buy a family house for the acquisition price of the corresponding year	Number of years (annual net money income) necessary to buy a family house for the acquisition price of the corresponding year
			CZK per 1 m ² of floor space of dwelling	for a dwelling of 61 m ² (CZK)						
2000	13 219	191 871	18 984	1 158 024	88	6.0	2 714	1 791 240	136	9.3
2001	14 378	207 384	20 930	1 276 730	89	6.2	2 851	1 881 660	131	9.1
2002	15 524	214 252	20 193	1 231 773	80	5.7	3 038	2 005 080	130	9.4
2003	16 430	225 635	21 597	1 317 417	81	5.8	3 214	2 121 240	130	9.4
2004	17 466	235 099	21 360	1 302 960	75	5.5	3 412	2 251 920	129	9.6
2005	18 344	239 178	23 738	1 448 018	79	6.1	3 496	2 307 360	126	9.6
2006	19 546	267 921	24 471	1 492 731	77	5.6	3 743	2 470 380	127	9.2
2007	20 957	289 087	24 675	1 505 175	72	5.2	3 936	2 597 760	124	9.0
2008	22 592	314 453	26 518	1 617 598	72	5.1	4 221	2 785 860	124	8.9
2009	23 344	323 538	29 504	1 799 744	78	5.6	4 345	2 867 700	123	8.9
2010	23 864	329 333	35 197	2 147 017	90	6.5	4 310	2 844 600	120	8.6
2011	24 436	327 723	30 063	1 833 843	76	5.6	4 373	2 886 180	119	8.8

[1] FTE - Full time equivalent employee

[2] HBS - Household Budget Survey

Source: Czech Statistical Office, calculations by the Ministry of Regional Development.



Source: Czech Statistical Office, calculations by the Ministry of Regional Development.

6.23 Harmonized index of consumer prices (HICP) - December 2012, total and housing (EU, 2005 = 100) (%)

Countries	All-items HICP	Housing, water, electricity, gas and other fuels
EU 27	119.72 [1]	133.09 [1]
Euro area 17	116.95 [1]	127.33 [1]
Austria	118.05 [1]	127.74 [1]
Belgium	119.22	135.05
Bulgaria	146.08	149.67
Cyprus	119.53	151.39
Czech Republic	120.30	160.20
Denmark	116.50	125.80
Estonia	140.18	183.06
Finland	118.96	133.61
France	114.41	126.93
Germany	114.80	120.70
Greece	123.38	155.11
Hungary	143.47	180.65
Ireland	.	.
Italy	119.30	134.30
Latvia	146.91	209.62
Lithuania	138.99	190.37
Luxembourg	121.53	134.07
Malta	117.57	147.88
Netherlands	114.20	119.26
Poland	124.90	144.30
Portugal	116.38	139.93
Romania	150.78	182.86
Slovak Republic	122.06	136.52
Slovenia	122.52	144.05
Spain	121.28	141.49
Sweden	113.98	120.94
United Kingdom	125.00	148.60
Other countries		
Croatia	123.93	153.95
Iceland	170.89	191.25
Norway	114.50	122.30
Switzerland	103.30	115.00
Turkey	180.94	214.76

. data unavailable or unreliable

[1] provisional

Source: Eurostat, 24. 1. 2013.

6.24 House price index (EU, 2010 = 100) (%)

	2005	2006	2007	2008	2009	2010	2011	2012
EU 27	86.5 [1]	93.9 [1]	102.1 [1]	103.2 [1]	98.7 [1]	100.0	100.2 [1]	98.9 [1]
Euro area 17	90.7 [1]	96.7 [1]	100.7 [1]	101.9 [1]	99.2 [1]	100.0	100.9 [1]	99.3 [1]
Belgium	78.9 [2]	86.6 [2]	93.3 [2]	97.4 [2]	97.0 [2]	100.0	104.0 [2]	106.4 [2]
Bulgaria	.	.	.	.	111.3 [3]	100.0 [3]	94.5 [3]	92.7 [3]
Czech Republic	.	.	.	105.9	101.8	100.0	100.0 [2]	98.6 [2]
Denmark	91.6	113.6	116.7	110.6	97.4	100.0	98.9	96.2
Estonia	92.4	138.1	166.7	150.7	94.6	100.0	108.5	116.4
Finland	81.2	86.9	92.0	92.7	94.1	100.0	103.1	105.6
France	.	.	100.8	101.7	95.4	100.0	105.8	105.3
Ireland	122.7	140.8	151.1	140.5	114.1	100.0	86.1	76.3
Italy	.	.	.	.	.	100.0	100.7 [3]	98.1 [3]
Cyprus	86.0	96.2	107.5	113.5	106.1	100.0	.	.
Lithuania	.	111.9	141.4	154.1	108.0	100.0	106.6	106.4
Latvia	.	130.0	177.2	179.1	112.3	100.0	109.9	114.0
Luxembourg	.	.	95.1	97.8	95.9	100.0	104.1	109.5
Hungary	.	.	105.6 [2]	108.1 [2]	102.5 [2]	100.0	96.6 [2]	92.9 [2]
Malta	64.2	76.9	93.1	103.4	98.9	100.0	98.6	100.7
Germany	99.4	99.0	96.9	98.2	99.0	100.0	103.5	.
Netherlands	95.1	99.2	104.0	106.2	101.5	100.0	98.1	91.9
Portugal	.	.	.	100.3 [3]	99.4 [3]	100.0 [3]	98.3 [3]	91.1 [3]
Austria	.	.	.	.	99.4	100.0	95.5	.
Romania	.	.	.	.	108.5	100.0	85.8	80.2
Greece	.	92.6	97.3	101.7	102.7	100.0	.	.
Slovak Republic	.	78.5	101.3	119.4	104.2	100.0	98.5 [2]	96.3 [2]
Slovenia	.	.	103.1	110.3	99.9	100.0	102.7	95.6
Spain	.	101.1	111.0	109.3	102.0	100.0	92.6	79.9
Sweden	69.9	78.8	88.8	89.9	92.4	100.0	102.3	103.3
United Kingdom	86.6	92.1	102.1	101.1	93.2	100.0	99.0	100.7
Other countries								
Iceland	84.1	98.3	107.5	114.2	103.1	100.0	104.6	111.9
Norway	71.6	81.4	91.6	90.7	92.4	100.0	108.0	116.6

. data unavailable or unreliable

[1] estimated

[2] revised

[3]provisional

Source: Eurostat, 22. 4. 2013.

6.25 Division of the capital city of Prague into areas (according to directive No. 460/2009 Coll.)

Prague						
Order number	Cadastral area	Number of area		Order number	Cadastral area	Number of area
1	Benice	12		57	Lysolaje	21
2	Běchovice	25		58	Malá Chuchle	16
3	Bohnice	8		59	Malá Strana	1
4	Braník	4		60	Malešice	10
5	Břevnov	6		61	Michle	4
6	Březiněves	22		62	Miškovice	22
7	Bubeneč	6		63	Modřany	14
8	Čakovice	23		64	Motol	5
9	Černý Most	24		65	Nebušice	21
10	Čimice	8		66	Nedvězí	27
11	Ďáblice	8		67	Nové Město	1
12	Dejvice	6		68	Nusle	4
13	Dolní Chabry	22		69	Petrovice	11
14	Dolní Měcholupy	26		70	Písnice	13
15	Dolní Počernice	25		71	Pitkovice	12
16	Dubeč	27		72	Podolí	4
17	Háje	11		73	Prosek	8
18	Hájek u Uhřetěvsi	27		74	Přední Kopanina	21
19	Hloubětín	24		75	Radlice	5
20	Hlubočepy	5		76	Radotín	16
21	Hodkovičky	4		77	Ruzyně	19
22	Holešovice	3		78	Řeporyje	17
23	Holyně	17		79	Řepy	18
24	Horní Měcholupy	11		80	Satalice	23
25	Horní Počernice	25		81	Sedlec	21
26	Hostavice	24		82	Slivenec	17
27	Hostivař	26		83	Smíchov	5
28	Hradčany	1		84	Sobín	17
29	Hrdlořezy	9		85	Staré Město	1
30	Chodov	11		86	Stodůlky	18
31	Cholupice	13		87	Strašnice	10
32	Jinonice	5		88	Střešovice	6
33	Josefov	1		89	Střížkov	8
34	Kamýk	14		90	Suchdol	21
35	Karlín	3		91	Šeberov	12
36	Kbely	23		92	Štěrboholy	26
37	Klánovice	25		93	Točná	13
38	Kobylisy	8		94	Troja	7
39	Koloděje	27		95	Třebonice	17
40	Kolovraty	12		96	Třeboradice	22
41	Komořany	14		97	Uhřetěves	28
42	Košíře	5		98	Újezd nad Lesy	25
43	Královice	27		99	Újezd u Průhonic	12
44	Krč	4		100	Veselavín	20
45	Křeslice	12		101	Velká Chuchle	16
46	Kunratice	12		102	Vinohrady	2
47	Kyje	24		103	Vinoř	23
48	Lahovice	15		104	Vokovice	20
49	Letňany	8		105	Vršovice	10
50	Lhotka	4		106	Vyšehrad	2
51	Libeň	9		107	Vysočany	9
52	Liboc	20		108	Záběhlice	10
53	Libuš	13		109	Zadní Kopanina	17
54	Lipany	12		110	Zbraslav	15
55	Lipence	15		111	Zličín	18
56	Lochkov	17	112	Žižkov	3	

Chapter 7

COSTS OF HOUSING

COSTS OF HOUSING

A considerable part of the income of households is spent on housing. Apart from finances spent on food, these expenses form the biggest source of consumption.

These ratios depend on income of households and type and location of housing. According to research by the Czech Statistical Office called *Životní podmínky 2011* (Statistics on Income and Living Conditions; SILC 2011), the average ratio of housing expenses in net financial income of households in 2011 reached 17.3%; according to the Household Budget Survey (research with a smaller number of respondents) it was 18.2% for the same period, and in the fourth quarter of 2012 it was 16.8%.

According to the above-mentioned research by Czech Statistical Office SILC 2011, however, these ratios are the biggest for single households, mainly of individuals older than 65.

Also, the legal reason for use of the dwelling significantly affects the value of the average ratio of (consumer) expenses on housing in net financial income; rental housing is the most demanding in the value of this indicator (26% in 2011 or 24.8% in fourth quarter of 2012) and the value for households of the retired in 2011 reached 33.5% according to the Household Budget Survey.

The ratio of expenses on housing is higher in municipalities with bigger populations, which is caused by a bigger influence of prices of rent, water, and heating. Based on the household budgets, consumer expenses on housing comprised 4,925 CZK per household in the fourth quarter of 2012.

It is possible to internationally compare data about the ratio of expenses of households on housing in the final consumption of households that include, unlike the Household Budget Survey, an imputed rent to express the housing consumption of owners. Therefore, differences in the structure of use of the dwelling stock are not affected.

In the Czech Republic in 2011, the ratio of expenses on housing in the total final consumption of households reached 26.5% and in the EU 27 it exceeded the average (23.6%). Only Denmark (29.1%), Finland and Sweden (26.9%) have a bigger ratio. The smallest ratio was in Malta (13.2%), Portugal (15.3%), Cyprus (18.6%), and Slovenia (19.4%).

7.1 Housing costs in 2011

	Households, total	One person households		2 adults, no dependent children		Other households without dependent children	Single parent household, one or more dependent children	2 adults			Other households with dependent 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.	4 180 620	528 419	463 637	728 075	552 265	435 825	188 951	454 902	515 256	115 470	197 820
Housing costs: in CZK per household and month, total	5 199	4 489	3 810	5 334	4 726	5 802	5 544	5 748	5 793	6 133	6 166
as percentage of net financial household income	17.3	25.6	31.2	16.9	20.0	12.8	27.2	14.9	15.0	15.4	13.5

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2011.

7.2 Share of expenditure on housing in the year 2011 by tenure of dwelling (%)

	Households, total	Households by tenure of dwelling			
		rented	co-operative	owner-occupier	own house
Share of expenditure on housing					
on net financial expenditure	19.9	26.9	22.5	20.7	16.7
on net financial income	18.2 [1]	24.5	20.5	18.8	15.2

[1] The number slightly differs from the corresponding value shown in the table 7.1.

Methods of data collection used in both researches (SILC, HBS – see the resource) are not identical.

Source: Czech Statistical Office, Household Budget Survey (HBS).

7.3 Housing expenditure and share on net financial income by tenure of dwelling for household of employees and pensioners in 2011 (%)

	Households by tenure of dwelling			
	rented	co-operative	owner-occupier	own house
Households, total	26.0	18.9	17.8	15.2
Households of employees	22.8	17.1	14.9	13.1
Households of pensioners	33.5	24.8	25.8	22.0

Source: Czech Statistical Office, Household Budget Survey.

7.4 Development of housing costs in the years 2005-2011 (households, total)

Year	2005	2006	2007	2008	2009	2010	2011
Housing costs:							
in CZK per household and month, total	3 507	3 780	3 988	4 333	4 824	5 006	5 199
as percentage of net financial household income	16.0	16.5	16.1	16.2	16.5	16.7	17.3

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2011.

7.5 Development of share housing costs on net financial income in the years 2006-2011 (according to the size of municipality; %)

Year	Households, total [1]	Households in municipality with population			
		under 1 999	2 000 - 9 999	10 000 - 49 999	50 000 or more
2006	17.3	15.3	17.4	17.1	18.6
2007	16.4	13.5	16.0	17.0	18.2
2008	16.2	13.9	16.0	16.9	17.6
2009	17.3	14.5	16.7	18.2	19.0
2010	17.3	14.0	16.9	18.4	19.1
2011	18.2	13.9	16.1	19.3	21.9

[1] The number slightly differs from the corresponding value shown in the table 7.4.

Methods of data collection used in both researches (SILC, HBS – see the resource) are not identical.

Source: Czech Statistical Office, Household Budget Survey.

**7.6 Household final consumption expenditure on housing - domestic concept
(current prices - CZK million)**

Czech Republic							
	2005	2006	2007	2008	2009	2010	2011
Housing, water, electricity, gas and other fuels	382 048	407 423	438 018	481 279	536 345	545 530	533 301
of which expenses on:							
Actual rentals for housing	53 089	55 234	60 921	68 296	81 167	82 823	76 155
Imputed rentals for housing	180 387	192 027	209 525	235 375	254 704	254 971	243 488
Maintenance and repair of the dwelling	4 907	5 618	6 954	7 349	8 770	8 658	7 076
Water supply and miscellaneous services relating to the dwelling	27 346	27 454	27 480	30 573	31 418	33 141	34 567
Electricity, gas and other fuels	116 319	127 090	133 138	139 686	160 286	165 937	172 015
TOTAL	1 589 399	1 699 628	1 815 972	1 944 902	1 959 804	1 987 427	2 011 214
Share of housing expenses from total households expenses (%)	24.0	24.0	24.1	24.7	27.4	27.4	26.5
Actual individual consumption	1 868 837	1 973 979	2 110 915	2 262 888	2 312 169	2 335 855	2 362 332
Share of housing expenses on actual individual consumption (%)	20.4	20.6	20.8	21.3	23.2	23.4	22.6

Source: Czech Statistical Office.

7.7 Housing consumption as share of total household consumption (EU-27, 2000, 2005, 2009-2011)

current prices

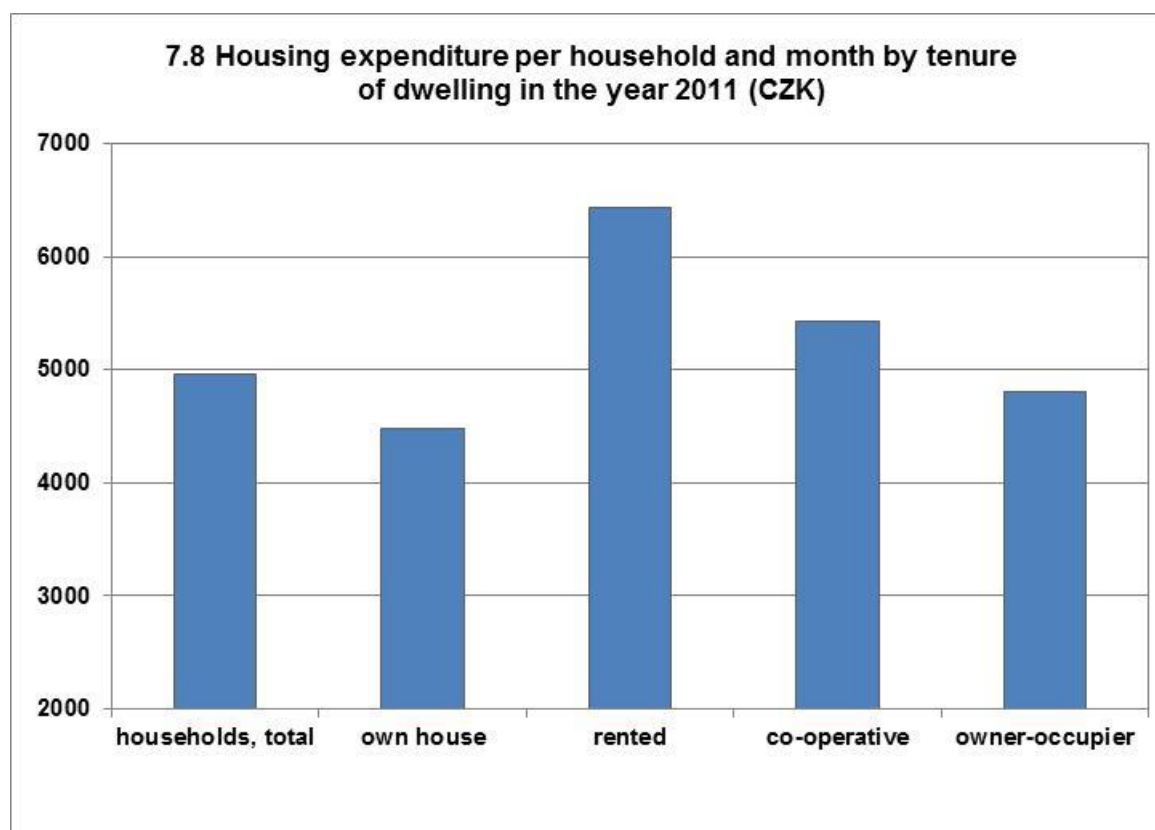
Countries	in %				
	2000	2005	2009	2010	2011
EU 27	20.3	21.6	23.4	23.6	23.6
Austria	19.4	21.2	21.5	21.6	21.5
Belgium	23.4	23.8	23.7	23.7	23.9
Bulgaria	23.6	20.0	17.2	16.9	.
Cyprus	14.3	14.9	17.9	18.6	18.6
Czech Republic	21.0	24.0	27.4	27.4	26.5
Denmark	26.6	27.0	28.9	29.5	29.1
Estonia	22.9	18.6	20.6	20.8	20.0
Finland	24.7	25.2	27.0	27.0	26.9
France	23.1	24.1	25.1	25.4	25.1
Germany	22.9	24.1	24.9	24.9	24.4
Greece	16.5	18.8 [1]	20.7 [2]	22.2 [2]	23.8 [2]
Hungary	18.2	18.6	21.6	22.3	21.9
Ireland	17.6	19.9	21.9	21.4	21.5
Italy	18.3	20.3	22.2	22.2	22.4
Latvia	21.4	21.1	25.9	25.1	24.8
Lithuania	17.0	14.5	16.1	.	.
Luxembourg	20.1	22.2	23.7	24.2	23.9
Malta	10.4	11.2	13.4	13.5	13.2
Netherlands	20.4	22.0	23.9	23.9	23.8
Poland	20.5	23.7	24.4	24.1	24.3
Portugal	13.0 [1]	14.4	15.6	15.3	15.3
Romania	22.8	20.9	25.5	22.3	.
Slovak Republic	22.3	25.8	25.3	25.3	25.5
Slovenia	19.0	18.9	20.0	19.9	19.4
Spain	15.3	16.6	20.0	20.2	.
Sweden	27.5	27.0	27.1	27.1	26.9
United Kingdom	17.9	19.7	23.0	23.4	24.0

. data unavailable or unreliable

[1] break in time series

[2] provisional data

Source: Eurostat, 1. 3. 2013.



Source: Czech Statistical Office, Household Budget Survey.

Chapter 8

MORTGAGE LOANS

MORTGAGE LOANS

From January to December 2012, approximately 74,745 loans were provided in the Czech Republic in the total volume of 145.5 billion CZK, which means that in comparison with the same period in 2011 there was a growth in both the number of credits by 2.8% and their volume by 3% (the figures contain data obtained from nine biggest mortgage banks).

For the Ministry of Regional Development, the most important data involves the development of mortgage loans provided to individual citizens.

From January to December 2012, 73,595 mortgage loans were provided to citizens, which is by 2,507 loans (**i.e. by 3.5% more**) than during the period from January to December 2011. There was a year-on-year increase in volume of 2.5 billion CZK to 121.6 billion CZK, which is an increase **of 2.1%**.

Development of mortgage loans provided to citizens since first quarter of 2011:

Period		Number (pcs)	Quarter-on- quarter change (%)	Volume (billion CZK)	Quarter-on-quarter change (%)
2011	1. Q	14 133	-6.4	23.4	-6.8
	2. Q	20 013	41.6	33.0	41.0
	3. Q	17 050	-14.8	28.5	-13.6
	4. Q	19 892	16.7	34.2	20.0
2012	1. Q	17 090	-14.1	28.6	-16.4
	2. Q	19 062	11.5	31.4	9.8
	3. Q	16 895	-11.4	27.7	-11.8
	4. Q	20 548	21.6	34.0	22.7

8.1 Mortgage loans, 2005 to 2012

	I. - mortgage loans				II. - object of mortgage loans				III. - purpose of mortgage loans					
		out of which												
	Total number of loans	Total principal (CZK thousand)	Total number of loans including government aid	Principal including government aid (CZK thousand)	Number of loans for housing	Principal for housing (CZK thousand)	Number of other loans	Principal other (CZK thousand)	Number of loans for purchase	Principal for purchase (CZK thousand)	Number of loans for construction	Principal for construction (CZK thousand)	Number of other loans	Principal other (CZK thousand)
Year 2005														
Individual citizens	51 026	72 068 812	1 827	2 158 203	46 625	61 365 208	4 401	10 703 603	31 890	43 877 605	14 780	22 572 451	4 356	5 618 756
Enterprises	1 323	25 624 119	4	47 879	781	11 400 521	540	14 223 599	607	3 767 178	550	14 016 528	164	7 840 413
Municipalities	39	627 468	29	975 289	35	591 468	4	36 000	3	29 498	33	441 870	3	156 100
Total	52 388	98 320 399	1 860	3 181 371	47 441	73 357 197	4 945	24 963 202	32 500	47 674 281	15 363	37 030 849	4 523	13 615 269
Year 2006														
Individual citizens	67 344	100 839 687	1 066	1 468 032	61 784	91 890 850	5 560	8 948 837	44 083	65 642 127	18 109	28 818 108	5 152	6 379 452
Enterprises	1 807	39 407 635	0	0	1 143	22 985 470	664	16 422 165	656	5 105 339	945	24 841 776	206	9 460 520
Municipalities	38	412 458	0	0	26	313 725	12	98 733	1	31 717	37	380 741	0	0
Total	69 189	140 659 780	1 066	1 468 032	62 953	115 190 045	6 236	25 469 735	44 740	70 779 183	19 091	54 040 625	5 358	15 839 972
Year 2007														
Individual citizens	83 344	142 288 921	224	240 610	76 180	130 034 564	7 164	12 254 357	54 492	95 829 329	20 724	35 094 410	8 128	11 365 182
Enterprises	2 383	41 485 900	0	0	1 718	17 465 889	665	24 020 011	612	6 723 344	1 572	21 642 063	199	13 120 493
Municipalities	30	278 128	1	12 000	17	129 258	13	148 870	4	17 720	25	253 408	1	7 000
Total	85 757	184 052 949	225	252 610	77 915	147 629 711	7 842	36 423 238	55 108	102 570 393	22 321	56 989 881	8 328	24 492 675
Year 2008														
Individual citizens	67 530	120 090 230	167	193 610	56 066	99 097 063	8 431	14 830 114	36 872	68 197 887	13 753	23 856 758	13 872	21 872 533
Enterprises	2 119	64 733 752	0	0	1 089	23 937 056	841	40 285 000	526	12 962 355	1 111	33 806 733	293	17 452 968
Municipalities	21	161 370	0	0	10	74 170	11	87 200	2	16 000	17	141 015	2	4 355
Total	69 670	184 985 352	167	193 610	57 165	123 108 289	9 283	55 202 314	37 400	81 176 242	14 881	57 804 506	14 167	39 329 856
Year 2009														
Individual citizens	44 251	73 851 478	994	1 303 427	39 385	65 900 887	4 273	6 806 681	26 626	45 051 514	9 619	16 900 791	8 006	11 899 173
Enterprises	932	15 341 422	0	0	626	5 061 594	284	10 242 310	351	2 855 406	506	6 884 639	75	5 601 377
Municipalities	46	556 895	0	0	11	124 300	35	432 595	1	5 000	45	551 895	0	0
Total	45 229	89 749 795	994	1 303 427	40 022	71 086 781	4 592	17 481 586	26 978	47 911 920	10 170	24 337 325	8 081	17 500 550
Year 2010														
Individual citizens	50 775	84 772 855	1 086	1 399 069	45 390	75 738 089	4 732	7 958 769	29 361	48 103 815	10 187	18 397 097	11 227	18 291 943
Enterprises	1 256	10 924 915	0	0	989	5 526 614	252	5 343 943	319	2 745 589	872	5 538 602	65	2 640 724
Municipalities	17	163 728	0	0	3	52 625	14	111 103	2	49 000	15	114 728	0	0
Total	52 048	95 861 498	1 086	1 399 069	46 382	81 317 328	4 998	13 413 815	29 682	50 898 404	11 074	24 050 427	11 292	20 932 667
Year 2011														
Individual citizens	71 088	119 077 140	391	499 777	64 306	107 906 433	5 830	9 498 632	40 604	66 247 465	13 486	25 401 507	16 998	27 428 168
Enterprises	1 623	22 007 129	0	0	1 300	9 048 062	292	12 888 036	411	6 670 799	1 086	9 604 165	126	5 732 165
Municipalities	10	113 206	0	0	2	9 416	8	103 790	1	349	9	112 857	0	0
Total	72 721	141 197 475	391	499 777	65 608	116 963 911	6 130	22 490 458	41 016	72 918 613	14 581	35 118 529	17 124	33 160 333
Year 2012														
Individual citizens	73 595	121 598 186	142	182 235	65 856	108 711 831	6 133	10 162 485	40 530	65 003 063	14 058	25 514 888	19 007	31 080 235
Enterprises	1 134	23 672 519	0	0	749	6 093 371	353	16 726 891	292	6 658 624	717	8 805 696	125	8 208 199
Municipalities	16	209 619	0	0	4	17 100	12	192 519	1	14 692	14	150 847	1	44 080
Total	74 745	145 480 324	142	182 235	66 609	114 822 302	6 498	27 081 895	40 823	71 676 379	14 789	34 471 431	19 133	39 332 514

Note: Since the year 2009 - one bank data are available only for mortgage total, which affects some total numbers.

Source: Mortgage banks.

8.2 Outstanding principal of mortgage loans by the end of mentioned period

	Outstanding principal total (thousand CZK)	Outstanding principal - housing (thousand CZK)	Number of housing mortgage loans	Outstanding principal - other (thousand CZK)	Number of other mortgage loans
Year 2005					
Individual citizens	173 728 047	160 568 249	162 043	13 159 798	10 078
Enterprises	45 190 742	14 116 480	2 291	31 074 262	1 401
Municipalities	4 791 501	4 316 190	578	475 311	100
Total	223 710 290	179 000 919	164 912	44 709 371	11 579
Year 2006					
Individual citizens	227 843 511	209 465 391	200 434	18 378 120	13 626
Enterprises	59 959 875	14 402 950	2 999	45 556 924	2 145
Municipalities	4 654 777	3 927 730	533	727 048	131
Total	292 458 163	227 796 071	203 966	64 662 092	15 902
Year 2007					
Individual citizens	344 356 735	314 630 336	271 803	29 726 399	21 781
Enterprises	72 583 840	27 623 504	4 331	44 960 337	3 020
Municipalities	4 554 022	3 847 881	519	706 140	139
Total	421 494 597	346 101 721	276 653	75 392 876	24 940
Year 2008					
Individual citizens	412 601 287	369 307 575	303 818	43 293 712	34 591
Enterprises	117 435 364	32 851 503	4 476	84 583 862	3 514
Municipalities	4 318 199	3 639 885	513	678 313	143
Total	534 354 850	405 798 963	308 807	128 555 887	38 248
Year 2009					
Individual citizens	455 651 625	404 290 788	320 179	45 169 411	36 741
Enterprises	120 601 901	32 761 950	4 797	87 436 141	3 604
Municipalities	4 209 234	3 000 480	468	1 208 754	212
Total	580 462 760	440 053 218	325 444	133 814 306	40 557
Year 2010					
Individual citizens	481 102 787	426 399 009	338 516	48 175 942	33 797
Enterprises	118 225 244	30 869 068	5 430	86 955 411	3 502
Municipalities	3 994 736	2 750 873	440	1 243 863	195
Total	603 322 767	460 018 950	344 386	136 375 216	37 494
Year 2011					
Individual citizens	535 232 809	475 585 737	373 134	51 435 045	36 697
Enterprises	118 997 057	31 540 139	6 326	87 026 748	3 478
Municipalities	3 494 080	2 456 831	409	1 037 249	190
Total	657 723 946	509 582 707	379 869	139 499 042	40 365
Year 2012					
Individual citizens	577 248 103	515 149 359	402 575	53 462 031	38 733
Enterprises	117 168 244	29 775 422	6 203	86 893 096	3 360
Municipalities	3 082 593	2 110 298	376	972 295	180
Total	697 498 940	547 035 079	409 154	141 327 422	42 273

Note: Since the year 2009 - one bank data are available only for mortgage total, which affects some total numbers.

Source: Mortgage banks.

8.3 Mortgage loans, January to December 2012

Loans for:	Individual citizens		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	17 734	38 130 509	288	18 659 635	1	7 200	18 023	56 797 344
Central Bohemia Region	4 320	6 617 458	60	271 379	1	10 000	4 381	6 898 837
Southern Bohemia Region	4 172	6 452 365	63	462 809	1	1 600	4 236	6 916 774
Plzeň Region	4 169	6 140 321	54	226 548	1	3 300	4 224	6 370 169
Karlovy Vary Region	1 811	2 367 356	61	333 803	0	0	1 872	2 701 159
Ústí nad Labem Region	3 327	4 787 341	75	849 085	0	0	3 402	5 636 425
Liberec Region	2 852	4 357 715	73	445 780	1	5 800	2 926	4 809 295
Hradec Králové Region	4 588	6 868 876	57	371 806	0	0	4 645	7 240 682
Pardubice Region	4 156	6 099 664	24	136 802	6	80 019	4 186	6 316 486
Vysočina Region	2 799	3 833 685	47	279 765	0	0	2 846	4 113 450
Southern Moravia Region	7 983	13 166 064	112	747 607	2	46 700	8 097	13 960 372
Zlín Region	3 324	4 491 562	47	235 412	0	0	3 371	4 726 974
Olomouc Region	4 102	5 753 726	33	104 252	0	0	4 135	5 857 977
Moravian and Silesian Reg.	6 652	9 807 674	108	415 480	3	55 000	6 763	10 278 154
unspecified	1 606	2 723 870	32	132 356	0	0	1 638	2 856 226
Total	73 595	121 598 186	1 134	23 672 519	16	209 619	74 745	145 480 324

Source: Mortgage banks.

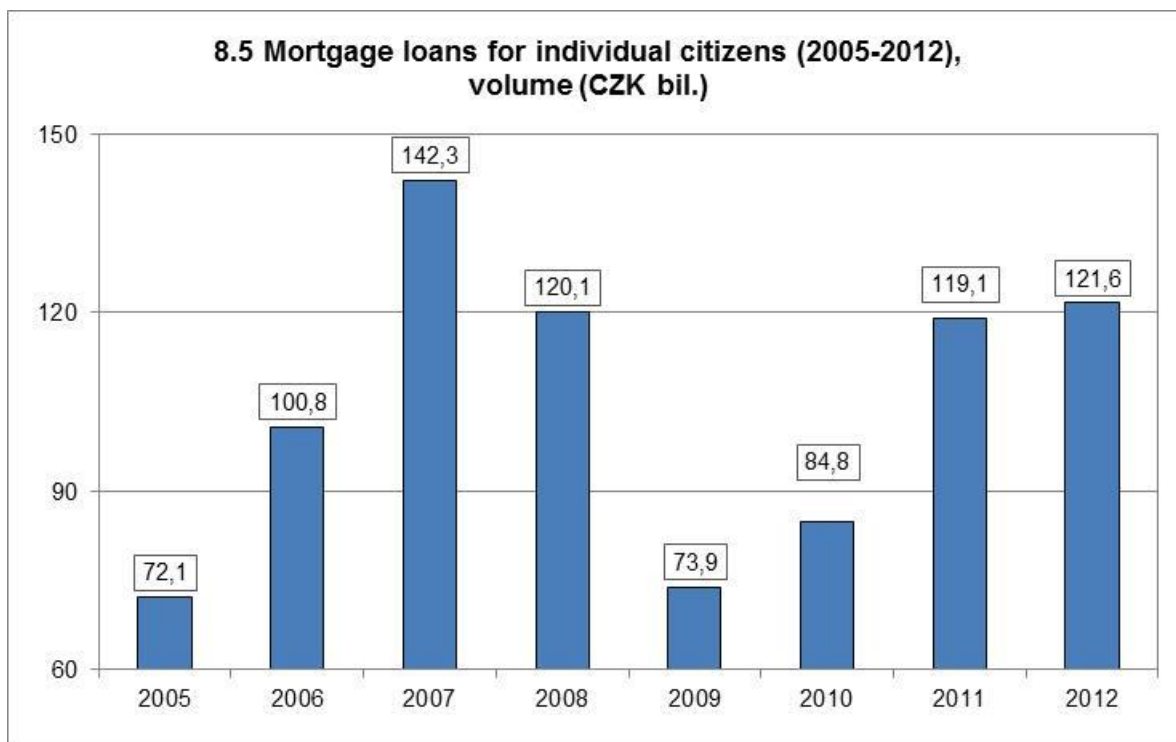
8.4 Mortgage loans as from the beginning of mortgage banking business

Loans for:	Individual citizens		Enterprises		Municipalities		Total	
	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
to 31.12.2005	188 301	226 464 465	5 588	93 492 125	771	7 631 377	194 660	327 587 967
from January to March 2006	12 996	18 888 007	356	7 019 760	8	111 421	13 360	26 019 188
to 31.3.2006	201 297	245 352 472	5 944	100 511 885	779	7 742 798	208 020	353 607 155
from January to June 2006	31 362	45 917 803	856	15 202 915	16	206 221	32 234	61 326 939
to 30.6.2006	219 663	272 382 268	6 444	108 695 040	787	7 837 598	226 894	388 914 906
from January to September 2006	48 786	72 185 589	1 357	19 923 682	28	300 960	50 171	92 410 231
to 30.9.2006	237 087	298 650 054	6 945	113 415 807	799	7 932 337	244 831	419 998 198
from January to December 2006	67 344	100 839 687	1 807	39 407 635	38	412 458	69 189	140 659 780
to 31.12.2006	255 645	327 304 152	7 395	132 899 760	809	8 043 835	263 849	468 247 747
from January to March 2007	17 330	28 166 360	458	6 766 135	10	108 983	17 798	35 041 478
to 31.3.2007	272 975	355 470 512	7 853	139 665 895	819	8 152 818	281 647	503 289 225
from January to June 2007	44 958	74 519 631	1 108	19 891 897	20	231 283	46 086	94 642 811
to 30.6.2007	300 603	401 823 783	8 503	152 791 657	829	8 275 118	309 935	562 890 558
from January to September 2007	63 448	106 749 719	1 751	36 635 465	25	254 428	65 224	143 639 612
to 30.9.2007	319 093	434 053 871	9 146	169 535 225	834	8 298 263	329 073	611 887 359
from January to December 2007	83 344	142 288 921	2 383	41 485 900	30	278 128	85 757	184 052 949
to 31.12.2007	338 989	469 593 073	9 778	174 385 660	839	8 321 963	349 606	652 300 696
from January to March 2008	14 597	25 760 544	363	3 970 639	4	29 500	14 964	29 760 683
to 31.3.2008	353 586	495 353 617	10 141	178 356 299	843	8 351 463	364 570	682 061 379
from January to June 2008	33 887	59 547 165	963	29 111 912	10	79 040	34 860	88 738 117
to 30.6.2008	372 876	529 140 238	10 741	203 497 572	849	8 401 003	384 466	741 038 813
from January to September 2008	51 028	90 356 202	1 510	45 875 989	12	97 040	52 550	136 329 231
to 30.9.2008	390 017	559 949 275	11 288	220 261 649	851	8 419 003	402 156	788 629 927
from January to December 2008	67 530	120 090 230	2 119	64 733 752	21	161 370	69 670	184 985 352
to 31.12.2008	406 519	589 683 303	11 897	239 119 412	860	8 483 333	419 276	837 286 048
from January to March 2009	10 393	17 808 246	225	4 582 212	7	66 786	10 625	22 457 243
to 31.3.2009	416 912	607 491 549	12 122	243 701 624	867	8 550 119	429 901	859 743 291
from January to June 2009	23 365	39 652 392	505	7 593 360	16	207 086	23 886	47 452 838
to 30.6.2009	429 884	629 335 695	12 402	246 712 772	876	8 690 419	443 162	884 738 886
from January to September 2009	33 627	56 459 862	733	11 815 681	26	364 745	34 386	68 640 288
to 30.9.2009	440 146	646 143 165	12 630	250 935 093	886	8 848 078	453 662	905 926 336
from January to December 2009	44 251	73 851 478	932	15 341 422	46	556 895	45 229	89 749 795
to 31.12.2009	450 770	663 534 781	12 829	254 460 834	906	9 040 228	464 505	927 035 843
from January to March 2010	9 662	15 969 441	207	2 771 389	4	79 017	9 873	18 819 847
to 31.3.2010	460 432	679 504 222	13 036	257 232 223	910	9 119 245	474 378	945 855 690
from January to June 2010	23 066	38 590 280	553	5 833 053	12	155 340	23 631	44 578 673
to 30.6.2010	473 836	702 125 061	13 382	260 293 887	918	9 195 568	488 136	971 614 516
from January to September 2010	35 676	59 662 224	921	7 628 648	17	210 103	36 614	67 500 975
to 30.9.2010	486 446	723 197 005	13 750	262 089 482	923	9 250 331	501 119	994 536 818
from January to December 2010	50 775	84 772 855	1 256	10 924 915	17	163 728	52 048	95 861 498
to 31.12.2010	501 545	748 307 636	14 085	265 385 749	923	9 203 956	516 553	1 022 897 341
from January to March 2011	14 133	23 369 989	285	3 460 038	2	22 000	14 420	26 852 027
to 31.3.2011	515 678	771 677 625	14 370	268 845 787	925	9 225 956	530 973	1 049 749 368
from January to June 2011	34 146	56 389 551	810	10 860 211	4	44 500	34 960	67 294 262
to 30.6.2011	535 691	804 697 187	14 895	276 245 960	927	9 248 456	551 513	1 090 191 603

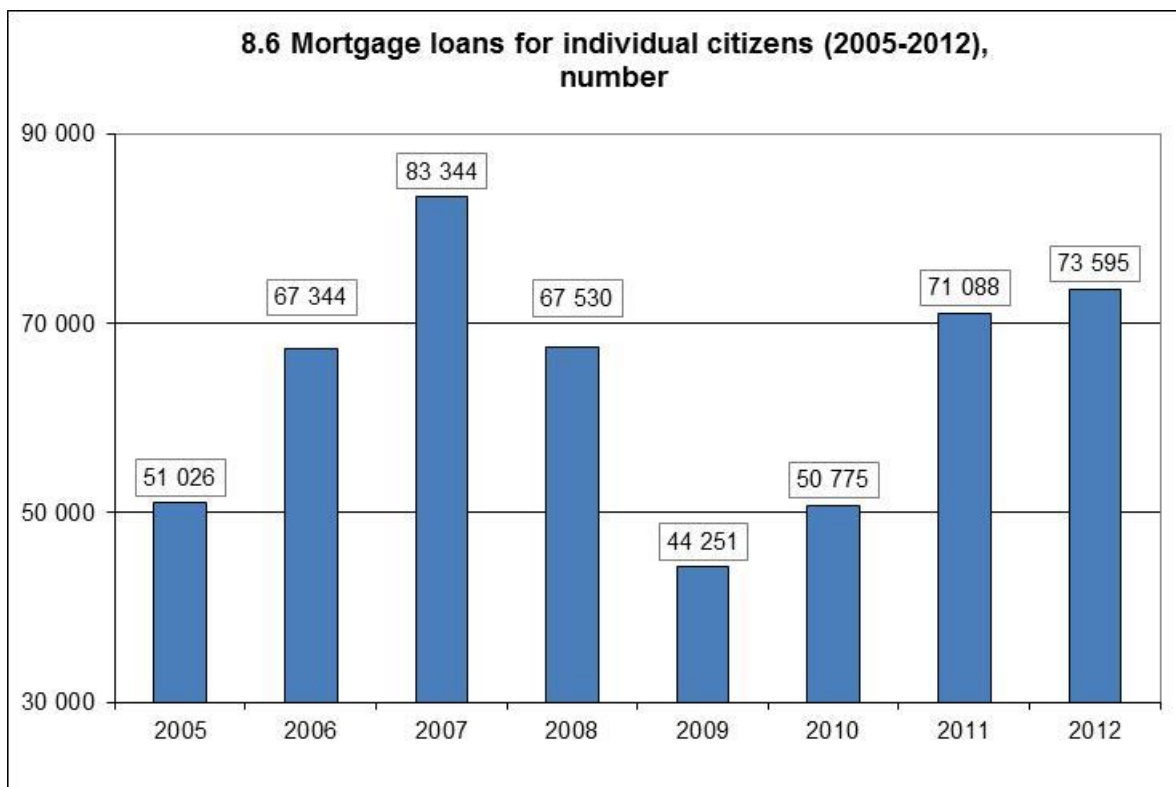
(part 2)

Loans for:	Individual citizens		Enterprises		Municipalities		Total	
	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
from January to September 2011	51 196	84 866 789	1 238	15 404 857	5	51 916	52 439	100 323 562
to 30.9.2011	552 741	833 174 425	15 323	280 790 606	928	9 255 872	568 992	1 123 220 903
from January to December 2011	71 088	119 077 140	1 623	22 007 129	10	113 206	72 721	141 197 475
to 31.12.2011	572 633	867 384 776	15 708	287 392 878	933	9 317 162	589 274	1 164 094 816
from January to March 2012	17 090	28 552 416	198	2 914 523	2	10 500	17 290	31 480 439
to 31.3.2012	589 723	895 937 192	15 906	290 307 401	935	9 327 662	606 564	1 195 575 255
from January to June 2012	36 152	59 927 899	506	6 181 584	11	139 719	36 669	66 249 202
to 30.6.2012	608 785	927 312 675	16 214	293 574 462	944	9 456 881	625 943	1 230 344 018
from January to September 2012	53 047	87 587 557	781	10 630 979	14	193 419	53 842	98 411 955
to 30.9.2012	625 680	954 972 333	16 489	298 023 857	947	9 510 581	643 116	1 262 506 771
from January to December 2012	73 595	121 598 186	1 134	23 672 519	16	209 619	74 745	145 480 324
to 31.12.2012	646 228	988 982 962	16 842	311 065 397	949	9 526 781	664 019	1 309 575 140

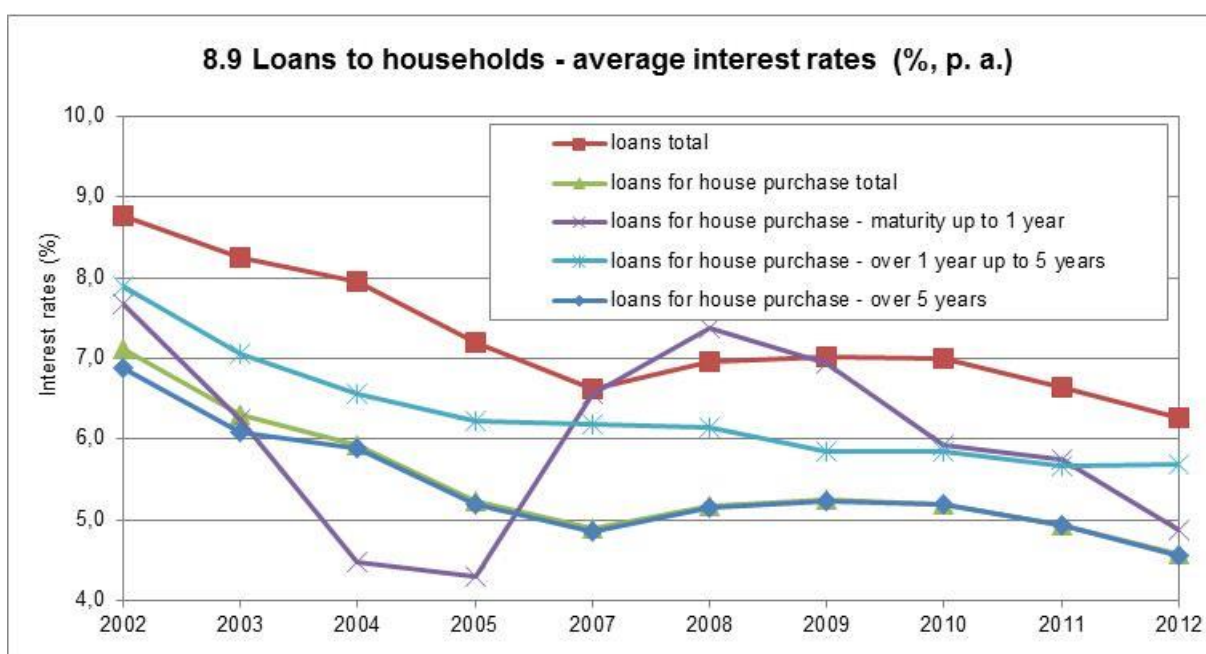
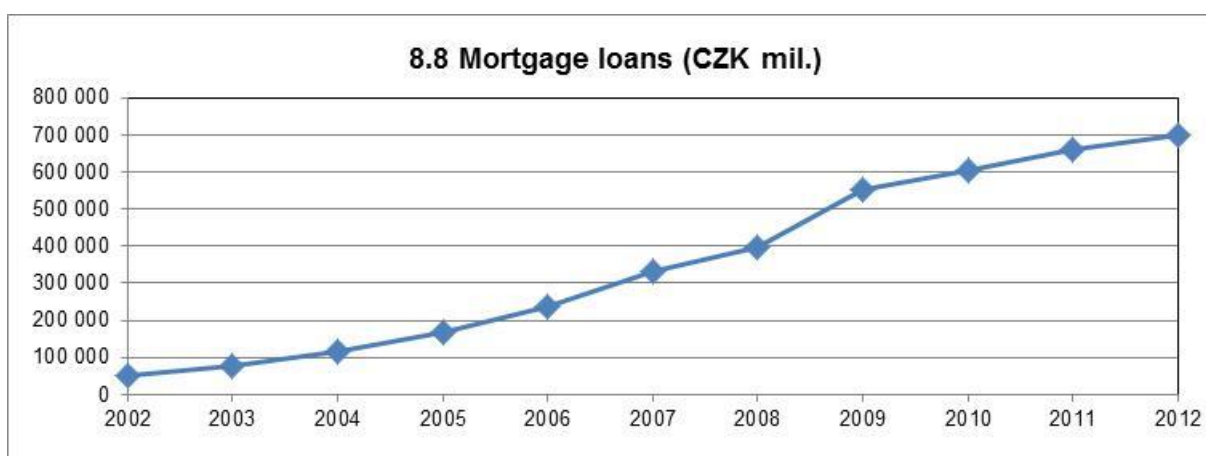
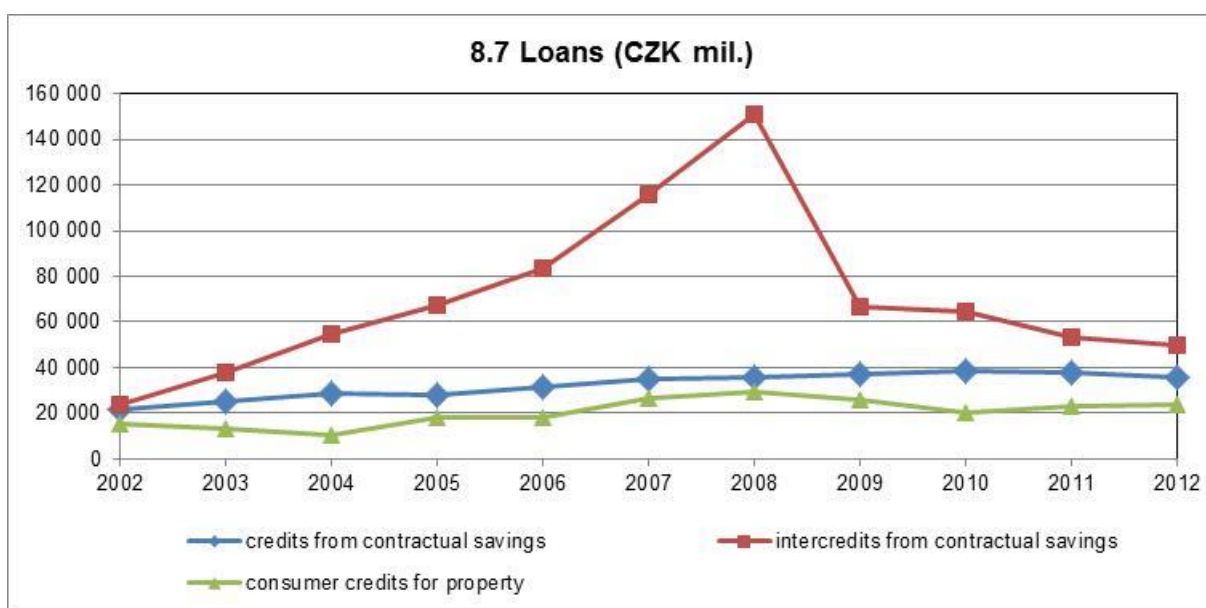
Source: Mortgage banks.



Source: Mortgage banks.



Source: Mortgage banks.

Loans provided to inhabitants for housing (2002-2012)

Source: Czech National Bank.

8.10 Overview of issued mortgage certificates up to 31. 12. 2012

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000110	HZL KB 8,125/04	4 000		4 000	13.5.1999	13.5.2004	8,125	paid-up	KB
CZ0002000102	HZL KB 8,00/04	1 500		1 500	15.6.1999	15.6.2004	8,00	paid-up	
CZ0002000151	HZL KB VAR/07	1 100		1 100	15.9.2000	15.9.2007	6,14	paid-up	
CZ0002000268	HZL KB 5,5/09	5 000		5 000	21.8.2003	21.8.2009	5,50	paid-up	
CZ0002000383	HZL KB 4,5/08	4 800		4 800	5.8.2004	5.8.2008	4,50	paid-up	
CZ0002000565	HZL KB VAR/15	5 200		5 200	2.8.2005	2.8.2015	0,67		
CZ0002000664	HZL KB 4,4/15	20 000		9 999	21.10.2005	21.10.2015	4,40		
CZ0002000854	KB 3,74/16 (EUR)	4 200		0	1.9.2006	1.9.2016	3,74	temporarily retracted from circulation	
CZ0002001142	HZL KB 5,0/19	10 000		3 000	16.8.2007	16.8.2019	5,00		
CZ0002001324	VAR 1/2037	1 200		1 200	16.11.2007	16.11.2037	5,06		
CZ0002001332	VAR 2/2037	1 200		1 200	16.11.2007	16.11.2037	5,06		
CZ0002001340	VAR 3/2037	1 000		500	16.11.2007	16.11.2037	5,02		
CZ0002001357	VAR 4/2037	1 000		500	16.11.2007	16.11.2037	5,02		
CZ0002001365	VAR 5/2037	1 000		500	16.11.2007	16.11.2037	0,94		
CZ0002001373	VAR 6/2037	1 000		500	16.11.2007	16.11.2037	0,94		
CZ0002001381	VAR 7/2037	1 000		500	16.11.2007	16.11.2037	1,53		
CZ0002001399	VAR 8/2037	1 000		500	16.11.2007	16.11.2037	1,64		
CZ0002001431	VAR 9/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001449	VAR 10/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001456	VAR 11/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001464	VAR 12/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001472	VAR 13/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001480	VAR 14/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001498	VAR 15/2037	1 000		500	7.12.2007	7.12.2037	1,50		
CZ0002001506	VAR 16/2037	1 000		500	7.12.2007	7.12.2037	1,61		
CZ0002001514	VAR 17/2037	1 000		500	7.12.2007	7.12.2037	0,95		
CZ0002001522	VAR 18/2037	1 000		500	7.12.2007	7.12.2037	0,95		
CZ0002001530	VAR 19/2037	1 200		1 200	7.12.2007	7.12.2037	4,07		
CZ0002001548	VAR 20/2037	1 200		1 200	7.12.2007	7.12.2037	4,07		
CZ0002001555	VAR 21/2037	1 200		1 200	12.12.2007	12.12.2037	3,95		
CZ0002001563	VAR 22/2037	1 200		1 200	12.12.2007	12.12.2037	3,95		

(part 2)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001571	VAR 23/2037	1 200		1 200	12.12.2007	12.12.2037	4,46		
CZ0002001589	VAR 24/2037	1 000		500	12.12.2007	12.12.2037	4,46		
CZ0002001746	VAR 27/2037	5 000		1 240	28.12.2007	28.12.2037	5,85		
CZ0002001753	VAR 28/2037	15 000		5 680	21.12.2007	21.12.2037	6,10		
CZ0002001761	VAR 4,09/2017	1 028		771	19.12.2007	19.12.2017	4,09		
CZ0002002801	KB 2,55/2022	400		400	21.12.2012	21.12.2022	2,55		
CZ0002000078	CS 11,85	1 000	CS 11,85	500	3.8.1998	3.8.2003	11,85	paid-up	čs
CZ0002000201	HZL ČS 5,80%/2007	3 000	x	x	8.11.2002	8.11.2007	5,80	paid-up	
CZ0002000235	HZL ČS 5,20%/2008	3 000	x	x	6.3.2003	6.3.2008	5,20	paid-up	
CZ0002000276	HZL ČS 4,50%/2008	3 000	x	x	21.8.2003	21.8.2008	4,50	paid-up	
CZ0002000342	HZL ČS 3,50%/2009	300	x	x	26.4.2004	26.4.2009	3,50	paid-up	
CZ0002000409	HZL ČS 3,60%/2009	700	x	x	23.8.2004	23.8.2009	3,60	paid-up	
CZ0002000524	HZL ČS 4,5%/2010	x	524/1	2000	5.5.2005	5.5.2010	4,50	paid-up	
		x	524/2	150	30.9.2008	5.5.2010	4,50	paid-up	
		x	524/3	850	28.11.2008	5.5.2010	4,50	paid-up	
CZ0002000516	HZL ČS 1,85%/2006	600	x	x	20.4.2005	6.8.2006	1,85	paid-up	
CZ0002000573	HZL ČS 4,05%/2010	x	573/1	2000	30.6.2005	30.6.2010	4,05	paid-up	
		x	573/2	1000	28.11.2008	30.6.2010	4,05	paid-up	
CZ0002000623	HZL ČS 4,75%/2015	x	623/1	5000	7.10.2005	7.10.2015	4,75		
		x	623/2	2500	15.10.2009	7.10.2015	4,75		
CZ0002000763	HZL ČS 1,96%/2012	x	763/1	2 000	19.12.2005	19.12.2012	1,96	exceptionally paid-up 15.1.2007	
		x	763/2	1 000	14.2.2006	19.12.2012	1,96	exceptionally paid-up 15.1.2007	
CZ0002000771	HZL ČS 4,45%/2008	x	771/1	900	22.12.2005	22.12.2008	4,45	paid-up	
		x	771/2	850	27.4.2006	22.12.2008	4,45	paid-up	
		x	771/3	400	8.6.2006	22.12.2008	4,45	paid-up	
		x	771/4	410	14.6.2006	22.12.2008	4,45	paid-up	
CZ0002000755	HZL ČS 4,80%/2016	x	755/1	1 500	24.2.2006	24.2.2016	4,80		
		x	755/2	617	24.3.2006	24.2.2016	4,80		
		x	755/3	200	20.6.2006	24.2.2016	4,80		
		x	755/4	1 180	17.7.2006	24.2.2016	4,80		
		x	755/5	1 000	9.11.2006	24.2.2016	4,80		
		x	755/6	2 000	23.3.2009	24.2.2016	4,80		
		x	755/7	1 000	17.5.2012	24.2.2016	4,80		
CZ0002000896	HZL ČS var/2011	x	896/1	1100	4.10.2006	4.10.2011	^{1M} PRIBOR+1,50	paid-up	
		x	896/2	400	25.2.2010	4.10.2011	^{1M} PRIBOR+1,50	paid-up	
CZ0002000904	HZL ČS 3,65%/2014	x	904/1	1050	19.10.2006	19.10.2014	3,65		
		x	904/2	450	25.2.2010	19.10.2014	3,65		
CZ0002000920	HZL ČS 3,00%/2011	800	x	x	20.10.2006	20.10.2011	3,00	paid-up	
CZ0002000995	HZL ČS 5,90%/2012	1 000	x	x	24.5.2007	24.5.2012	5,90		
CZ00020001027	HZL ČS 2,37%/2008	2 000	x	x	6.6.2007	6.6.2008	2,37	paid-up	

(part 3)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ00020001068	HZL ČS 4,50%/2015	800	x	x	28.6.2007	5.10.2015	4,50		
CZ00020001084	HZL ČS var/2014	x	1084/1	1200	3.7.2007	3.7.2014	3M PRIBOR+1,50		
		x	1084/2	300	26.9.2007	3.7.2014	3M PRIBOR+1,50		
CZ00020001126	HZL ČS 3,70%/2012	1 500	x	x	10.8.2007	10.8.2012	3,70		
CZ00020001134	HZL ČS var/2017	3 000	x	x	17.8.2007	17.8.2017	6M PRIBOR- 0,15		
CZ0002001191	HZL ČS var/2022	2 000	x	x	12.10.2007	12.10.2022	6M PRIBOR- 0,15	1. and last profit time 3M PRIBOR-0,15	
CZ0002001274	HZL ČS varII/2014	x	1274/1	600	5.11.2007	5.11.2014	6M PRIBOR- 0,15		
		x	1274/2	400	5.11.2007	5.11.2014	6M PRIBOR- 0,15		
CZ0002001282	HZL ČS 5,90%/2017	2 000	x	x	8.11.2007	8.11.2017	5,90		
CZ0002001290	HZL ČS 4,00%/2010	1 000	x	x	8.11.2007	8.11.2010	4,00	paid-up	
CZ0002001407	HZL ČS var/2022	4 000	x	x	14.12.2007	14.12.2022	6M PRIBOR- 0,15		
CZ0002001415	HZL ČS 6,15%/2023	x	1415/1	400	29.11.2007	29.11.2023	6,15		
		x	1415/2	600	17.5.2012	29.11.2023	6,15		
CZ0002001423	HZL ČS 5,85%/2017	5 000	x	x	7.12.2007	7.12.2017	5,85		
CZ0002001613	HZL ČS varIII/2022	3 000	x	x	6.12.2007	6.12.2022	1M PRIBOR- 0,425		
CZ0002001639	HZL ČS 3,70%/2012	2 500	x	x	10.12.2007	10.12.2012	3,70		
CZ0002001647	HZL ČS 3,90%/2017	1 000	x	x	11.12.2007	11.12.2017	3,90		
CZ0002001654	HZL ČS var/2022	1 500	x	x	12.12.2007	12.12.2022	6M PRIBOR- 0,55		
CZ0002002132	HZL ČS 3,20%/2012	1 000	x	x	2.10.2009	2.10.2012	3,20		
CZ0002002157	HZL ČS 0,25%/2011	1 000	x	x	4.11.2009	4.5.2011	0,25	paid-up	
CZ0002002165	HZL ČS 3,55%/2014	1 000	x	x	18.11.2009	18.11.2014	3,55		
CZ0002002173	HZL ČS 0,25%/2013	2 000	x	x	18.11.2009	18.5.2013	0,25		
CZ0002002215	HZL ČS 0,25%/2013	4 000	x	x	22.4.2010	22.10.2013	0,25		
CZ0002002264	HZL ČS 0,20%/2013	1 000	x	x	7.1.2011	7.1.2013	0,20		
CZ0002002306	HZL ČS 0,30%/2015	500	x	x	22.4.2011	22.4.2015	0,30		
CZ0002002330	HZL ČS 0,30%/2016	500	x	x	10.6.2011	10.6.2016	0,30		
CZ0002002744	HZL ČS 2,75%/2021	5 000	x	x	13.12.2012	13.12.2021	2,75		
CZ0002002751	HZL ČS 3,25%/2023	5 000	x	x	10.12.2012	10.6.2023	3,25		
CZ0002002769	HZL ČS 1,50%/2016	1 000	x	x	13.12.2012	13.12.2016	4,50		
CZ0002002777	HZL ČS 1,75%/2018	3 000	x	x	10.12.2012	10.6.2018	1,75		
CZ0002002785	HZL ČS 2,50%/2019	4 000	x	x	13.12.2012	13.12.2019	2,50		

(part 4)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000011	HZL 1	1 000			5.9.1996	5.9.2001	11,00	fix., paid	Hypoteční banka (ČMHB)
CZ0002000029	HZL 2	700			20.12.1996	20.12.2001	11,00	fixed, paid-up	
CZ0002000060	HZL 3	1 000			19.6.1998	19.6.2003	12,00	fixed, paid-up	
CZ0002000094	HZL 4	3 600			8.2.1999	8.2.2004	8,90	fixed, paid-up	
CZ0002000136	HZL 5	2 000			24.6.1999	24.6.2004	8,20	fixed, paid-up	
CZ0002000144	HZL 6	2 000			19.5.2000	19.5.2005	6,40	fixed, paid-up	
CZ0002000169	HZL 7	4 000			7.12.2000	7.12.2005	6,85	fixed, paid-up	
CZ0002000193	HZL 8	2 000			16.5.2002	16.5.2007	6,85	fixed, paid-up	
CZ0002000219	HZL 9	1 000			4.12.2002	4.12.2007	VAR 12M PRIBOR+2%	paid-up	
CZ0002000227	HZL 10	1 500			20.2.2003	20.2.2008	3,00	paid-up	
CZ0002000243	HZL 11	2 500			19.6.2003	19.6.2008	2,71	paid-up	
CZ0002000284	HZL 12	1 500			25.9.2003	25.9.2008	3,60	paid-up	
CZ0002000300	HZL 13 ČMHB	2 000			27.11.2003	27.11.2010	4,40	paid-up	
CZ0002000318	HZL 14 ČMHB	2 500			9.2.2004	9.2.2009	4,30	paid-up	
CZ0003000334	HZL 15 ČMHB	2 000			25.3.2004	25.3.2014	VAR 12M PRIBOR-0,33%	non-public issue, prematurely paid-up 23.8.2007	
CZ0002000367	HZL 16 ČMHB	2 000			24.6.2004	24.6.2009	4,95	paid-up	
CZ0003000375	HZL 17 ČMHB	1 000			24.6.2004	24.6.2009	VAR 12M PRIBOR+2%	paid-up	
CZ0002000425	HZL 18 ČMHB	2 500			11.11.2004	11.11.2007	4,50	paid-up	
CZ0002000474	HZL 19 ČMHB	2 000			24.1.2005	24.1.2010	4,20	paid-up	
CZ0002000490	HZL 20 ČMHB	1 500			31.3.2005	31.3.2008	3,50	paid-up	
CZ0002000532	HZL 21 ČMHB	2 500			19.5.2005	19.5.2010	4,45	fixed, paid-up	
CZ0002000581	HZL 22 ČMHB	2 500			21.7.2005	21.7.2035	VAR SWAP 3Y	non-public issue	
CZ0002000607	HZL 23 ČMHB	2 000			15.9.2005	15.9.2035	VAR SWAP 3Y	non-public issue	
CZ0002000615	HZL HB 4,00/20	300*			15.9.2005	15.9.2020	4,00	non-public amortized issue, up to 30.9.2010 paid up CZK 75 mil.	
CZ0002000656	HZL 25 ČMHB	3 000			27.10.2005	27.10.2015	VAR 12M PRIBOR +1%		
CZ0002000714	HZL 26 ČMHB	1 000			24.11.2005	24.11.2035	VAR SWAP 3Y	non-public issue	
CZ0002000722	HZL 27 ČMHB	2 000			24.11.2005	24.11.2035	VAR SWAP 5Y	non-public issue	
CZ0002000730	HZL 28 ČMHB	3 000			7.12.2005	7.12.2035	VAR SWAP 3Y	non-public issue	
CZ0002000748	HZL 29 ČMHB	1 000			7.12.2005	7.12.2035	VAR SWAP 5Y	non-public issue	
CZ0002000789	HZL HB 4,15/2009	2 000			26.4.2006	26.4.2009	4,15	paid-up	
CZ0002000797	HZL HB 4,60/2011	2 500			4.5.2006	4.5.2011	4,60	paid-up	
CZ0002000821	HZL HB VAR/2016	1 500			10.7.2006	10.7.2016	PRIBOR 12M+2%	prematurely paid-up 25.7.2007	
CZ0002000839	HZL HB 4,35/2009	1 000			10.7.2006	10.7.2009	4,35	paid-up	
CZ0002000862	HZL HB 4,70/2011	1 500			30.8.2006	30.8.2011	4,70	paid-up	
CZ0002000870	HZL HB 4,75/2011	2 000			27.9.2006	27.9.2011	4,75	prematurely paid-up 27.9.2007	
CZ0002000938	HZL HB 4,55/2011	2 000			29.11.2006	29.11.2011	4,55	prematurely paid-up 25.10.2007	
CZ0002000961	HZL HB 4,25/2010	2 000			21.2.2007	21.2.2010	4,25	paid-up	
CZ0002000979	HZL HB 4,65/2012	1 000			22.3.2007	22.3.2012	4,65		

(part 5)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000987	HZL HB VAR / 2017	1 800			26.4.2007	26.4.2017	VAR Sw ap 5Y + 1,5 %	private	
CZ0002001001	HZL HB VAR / 2037	2 000			16.5.2007	16.5.2037	VAR Sw ap 3Y + 1 %	private	
CZ0002001019	HZL HB 4,90 / 2012	1 000			24.5.2007	24.5.2012	4,90	public issue	
CZ0002001076	HZL HB VAR / 2035	1 000			13.6.2007	13.6.2035	VAR Sw ap 4Y + 1,5 %	private	
CZ0002001092	HZL HB VAR / 2037	2 500			21.6.2007	21.6.2037	VAR Sw ap 3Y + 1,5 %	private	
CZ0002001100	HZL HB VAR / 2037	2 000			24.7.2007	24.7.2037	VAR Sw ap 3Y + 1,5 %	non-public issue	
CZ0002001118	HZL HB VAR / 2037	1 500			9.8.2007	9.8.2037	VAR Sw ap 3Y + 1,4 %	non-public issue	
CZ0002001167	HZL HB VAR / 2037	2 000			23.8.2007	23.8.2037	VAR Sw ap 3Y + 1,4 %	non-public issue	
CZ0002001183	HZL HB VAR / 2037	2 000			13.9.2007	13.9.2037	VAR Sw ap 3Y + 2 %	right to re-buy after 10 and 20 years	
CZ0002001217	HZL HB VAR / 2037	1 500			27.9.2007	27.9.2037	VAR Sw ap 3Y + 1,4 %	non-public issue	
CZ0002001233	HZL HB 6,30/2027	500			11.10.2007	11.10.2027	6,30	non-public issue	
CZ0002001241	HZL HB 6,20/2022	500			11.10.2007	11.10.2022	6,20	non-public issue	
CZ0002001258	HZL HB VAR/2037	500			11.10.2007	11.10.2037	Sw ap 10Y+1,4%	non-public issue	
CZ0002001266	HZL HB VAR/2037	2 000			25.10.2007	25.10.2037	Sw ap 3Y+2%	right to re-buy after 9 and 18 years	
CZ0002001308	HZL HB VAR/2037	1 500			15.11.2007	15.11.2037	Sw ap 5Y + 2%	right to re-buy after 10 and 20 years	
CZ0002001621	HZL HB VAR/2037	2 000			22.11.2007	22.11.2037	Sw ap 3Y + 1,4%	non-public issue	
CZ0002001738	HZL HB VAR/2037	1 500			14.12.2007	14.12.2037	Sw ap 5Y + 1,6%	non-public issue	
CZ0002001712	HZL HB VAR/2037	5 000	1.	500	20.12.2007	20.12.2037	Sw ap 3Y + 2 %	public issue	
			2.	2 600	23.10.2008	20.12.2037	Sw ap 3Y + 2 %	public issue	
			3.	1 900	19.3.2009	20.12.2037	Sw ap 3Y + 2 %	public issue	
CZ0002001720	HZL HB VAR/2037	5 000	1.	1 500	20.12.2007	20.12.2037	Sw ap 5Y + 2 %	public issue	
			2.	1 500	23.10.2008	20.12.2037	Sw ap 5Y + 2 %	public issue	
			3.	2 000	27.8.2009	20.12.2037	Sw ap 5Y + 2 %	public issue	
CZ0002001936	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.10.2037	Sw ap 5Y + 1,4%	non-public issue	
			2.	2 900	17.7.2008	20.10.2037	Sw ap 5Y + 1,4%	non-public issue	
			3.	1 000	20.11.2008	20.10.2037	Sw ap 5Y + 1,4%	non-public issue	
			4.	2 000	22.7.2009	20.10.2037	Sw ap 5Y + 1,4%	non-public issue	
CZ0002001944	HZL HB VAR/2037	7 000	1.	100	19.12.2007	19.2.2037	Sw ap 3Y + 1,4%	non-public issue	
			2.	2 400	26.6.2008	19.2.2037	Sw ap 3Y + 1,4%	non-public issue	
			3.	1 000	23.10.2008	19.2.2037	Sw ap 3Y + 1,4%	non-public issue	
			4.	1 500	15.1.2009	19.2.2037	Sw ap 3Y + 1,4%	non-public issue	

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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
			5.	2 000	24.6.2009	19.2.2037	Swap 3Y + 1,4%	non-public issue	
CZ0002001951	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.7.2037	Swap 5Y + 1,4%	non-public issue	
			2.	2 900	18.9.2008	20.7.2037	Swap 5Y + 1,4%	non-public issue	
			3.	1 000	18.12.2008	20.7.2037	Swap 5Y + 1,4%	non-public issue	
			4.	2 000	23.4.2009	20.7.2037	Swap 5Y + 1,4%	non-public issue	
CZ0002001969	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.3.2037	Swap 3Y + 1,4%	non-public issue	
			2.	3 500	21.8.2008	19.3.2037	Swap 3Y + 1,4%	non-public issue	
			3.	2 000	21.5.2009	19.3.2037	Swap 3Y + 1,4%	non-public issue	
CZ0002001977	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.4.2037	Swap 3Y + 1,4%	non-public issue	
			2.	3 100	18.9.2008	19.4.2037	Swap 3Y + 1,4%	non-public issue	
			3.	2 400	17.9.2008	19.4.2037	Swap 3Y + 1,4%	non-public issue	
CZ0002002256	HB 3,00/2015	500			25.11.2010	25.11.2015	3,00	private	
CZ0002002322	HB 020/2014	1 000			26.5.2011	26.5.2014	0,20	Collective bond without coupon	
CZ0002002447	HB VAR/2017	2 000			19.1.2012	19.1.2017	12M PRIBOR		
CZ0002002538	HB 1,75/2015	1 000			12.7.2012	12.7.2015	pevný, 1,75	public issue	
CZ0002002603	HB VAR II/2017	5 000	1.	300	30.8.2012	30.8.2017	12M PRIBOR + 0,4%	public issue	
			2.	1 200	30.8.2012	30.8.2017	1,80	public issue	
CZ0002002793	HB 1,22/2015	3 000	1.	1 200	13.12.2012	13.12.2015	1,22	public issue	
0	HZL	100			31.7.1996	31.7.2001	10,60	paid-up	HVB BANK
CZ0002000037	HZL	400			15.10.1997	15.10.2002	10,40	paid-up	
CZ0002000086	HZL	300			17.6.1998	17.6.2003	10,90	BCPP, paid-up	
0	HZL	200			16.6.1997	16.6.2002	10,50	paid-up	
CZ0002000045	HZL	500			10.12.1997	10.12.2002	11,00	paid-up	
CZ0002000052	HZL	400			1.4.1998	1.4.2003	11,00	paid-up	
CZ0002000128	BACA HZL 8,5/04	2 500	1.	300	10.6.1999	10.6.2004	8,50	BCPP, paid-up	
			2.	500	15.2.2000	10.6.2004	8,50	paid-up	
			3.	750	9.10.2000	10.6.2004	8,50	paid-up	
			4.	850	11.6.2001	10.6.2004	8,50	paid-up	
CZ0002000185	HZL HVB 6,0/09	10 000	1.	1 350	4.2.2002	4.2.2009	6,00	BCPP, paid-up	
			2.	1 000	16.12.2002	4.2.2009	6,00	paid-up	
			3.	2 000	25.6.2003	4.2.2009	6,00	paid-up	
			4.	1 500	4.2.2004	4.2.2009	6,00	paid-up	
			5.	4 150	30.4.2004	4.2.2009	6,00	paid-up	
CZ0002000391	HZL HVB 6,0/12	2 000			19.8.2004	19.8.2012	6,00	non-public issue (HVB→Unicredit)	
CZ0002000649	HZL HVB 4,5%/2015	6 000			5.10.2005	5.10.2015	4,50	(HVB→Unicredit)	
CZ0002000672	HZL HVB 3,5%/2010	10 000			15.11.2005	15.11.2010	3,50	paid-up	

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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000680	HZL HVB 5%/2025	10 000			23.11.2005	15.11.2025	5,00	(HVB→Unicredit)	
CZ0002000847	HZL ZERO/07	300			30.6.2006	29.6.2007	0,00	paid-up	
CZ0002001035	HZL ZERO II./08	1 000			15.6.2007	16.9.2008	0,00	paid-up	
CZ0002001043	HZL ZERO I./08	1 000			15.6.2007	16.6.2008	0,00	paid-up	
CZ0002001050	HZL HVB 5,0/12	1 000			15.6.2007	15.6.2012	5,00	(HVB→Unicredit)	
CZ0002001225	HZL ZERO III./08	1 000			25.9.2007	15.12.2008	0,00	paid-up	
CZ0002000292	HZL ŽB 4,5/08	700			9.10.2003	9.10.2008	4,50	paid-up	Živnobanka
CZ0002000631	HZL ŽB 4,0/10	1 000			29.9.2005	29.9.2015	4,50	non-public issue (ŽB→Unicredit)	
CZ0002001779	HZL ZERO I./09	1 000			14.12.2007	16.03.2009	na bázi diskontu	paid-up	UNICREDIT
CZ0002001787	HZL ZERO II./09	1 000			14.12.2007	15.06.2009	na bázi diskontu	paid-up	
CZ0002001795	HZL ZERO III./09	1 000			14.12.2007	15.09.2009	na bázi diskontu	paid-up	
CZ0002001803	HZL ZERO IV./09	1 000			14.12.2007	15.12.2009	na bázi diskontu	paid-up	
CZ0002001811	HZL ZERO I./10	1 000			14.12.2007	15.03.2010	na bázi diskontu	paid-up	
CZ0002001829	HZL ZERO II./10	1 000			14.12.2007	15.06.2010	na bázi diskontu	paid-up	
CZ0002001837	HZL ZERO III./10	1 000			14.12.2007	15.09.2010	na bázi diskontu	paid-up	
CZ0002001845	HZL ZERO IV./10	1 000			14.12.2007	15.12.2010	na bázi diskontu	paid-up	
CZ0002001852	HZL ZERO I./11	1 000			14.12.2007	15.03.2011	na bázi diskontu	paid-up	
CZ0002001860	HZL ZERO II./11	1 000			14.12.2007	15.06.2011	na bázi diskontu	paid-up	
CZ0002001878	HZL ZERO III./11	1 000			14.12.2007	15.09.2011	na bázi diskontu	paid-up	
CZ0002001886	HZL ZERO IV./11	1 000			14.12.2007	15.12.2011	na bázi diskontu	paid-up	
CZ0002001894	HZL ZERO I./12	1 000			14.12.2007	15.03.2012	na bázi diskontu		
CZ0002001902	UCB HZL 6/17	1 000			14.12.2007	14.12.2017	6,00		
CZ0002001910	UCB HZL 10Y floater 2037	12 000			21.12.2007	21.12.2037	pohyblivý		
CZ0002001993	HZL s pohyblivým UV	3 000			28.12.2007	28.12.2017	pohyblivý		
CZ0002002017	HZL FLOATER I./2009	2 000			17.10.2008	19.10.2009	pohyblivý	paid-up	
CZ0002002025	HZL FLOATER II./2009	2 000			24.10.2008	26.10.2009	pohyblivý	paid-up	
CZ0002002033	HZL FLOATER III./2009	2 000			3.11.2008	2.11.2009	pohyblivý	paid-up	
CZ0002002041	HZL FLOATER IV./2009	2 000			10.11.2008	10.11.2009	pohyblivý	paid-up	
CZ0002002389	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	pohyblivý		
CZ0002002397	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	pohyblivý		
CZ0002002462	UCB strukturovaný HZL TIMBI 100/2015	5 000			15.5.2012	15.5.2015	pohyblivý		
CZ0002002470	UCB strukturovaný HZL TIMBI 101/2015	5 000			15.5.2012	15.5.2015	pohyblivý		
CZ0002002488	UCB strukturovaný HZL TIMBI 85/2015	5 000			15.5.2012	15.5.2015	pohyblivý		
CZ0002002496	UCB strukturovaný HZL TIMBI 100/2017	5 000			15.5.2012	15.5.2017	pohyblivý		
CZ0002002504	UCB strukturovaný HZL TIMBI 102/2017	5 000			15.5.2012	15.5.2017	pohyblivý		
CZ0002002512	UCB strukturovaný HZL TIMBI 85/2017	5 000			16.5.2012	15.5.2017	pohyblivý		
CZ0002002520	UCB HZL 6.00/2018	5 000			27.4.2012	27.4.2018	0,06		

(part 8)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002002546	UCB strukturovaný HZL PREMIUM SELECTION 2020	1 000			27.11.2012	27.11.2020	pohyblivý		
CZ0002002553	UCB HZL PREMIUM SELECTION 2014	500			27.11.2012	27.11.2014	pohyblivý		
CZ0002002561	UCB strukturovaný HZL PREMIUM SELECTION EUR 2020	251			27.11.2012	27.11.2020	pohyblivý	issue volume EUR 10 mil.	
CZ0002002579	UCB HZL PREMIUM SELECTION EUR 2014	126			27.11.2012	27.11.2014	pohyblivý	issue volume EUR 5 mil.	
CZ0002002587	UCB strukturovaný HZL BRIG 2015	1 000			15.8.2012	20.10.2015	pohyblivý		
CZ0002002595	UCB strukturovaný HZL BRIG 2017	1 000			15.8.2012	20.10.2017	pohyblivý		
CZ0002000177	HZL RBCZ 7,5/06	2 000	1.	500	3.5.2001	3.5.2006	7,50	paid-up	Raiffeisen bank
			2.	500	říjen 01	3.5.2006	7,50	paid-up	
			3.	500	duben 02	3.5.2006	7,50	paid-up	
			4.	500	prosinec 02	3.5.2006	7,50	paid-up	
CZ0002000326	HZL RBCZ 3,7/09	500			18.2.2004	18.2.2009	3,70	paid-up	
CZ0002000417	HZL RBCZ 5,05/09	500			23.8.2004	23.8.2009	5,05	paid-up	
CZ0002000482	HZL RBCZ 4,60/10	500			23.3.2005	23.3.2010	4,60	paid-up	
CZ0002000698	HZL RBCZ 4,50/10	600			21.11.2005	21.11.2010	4,50	paid-up	
CZ0002000805	HZL RBCZ 4,70/11	500			24.5.2006	24.5.2011	4,70	paid-up	
CZ0002000888	HZL RBCZ 4,40/11	1 800			4.10.2006	4.10.2011	4,40	paid-up	
CZ0002000946	HZL RBCZ 4,80/12	1 300			18.2.2007	18.2.2012	4,80		
CZ0002001175	HZL RBCZ 5,00/12	2 000	1.	1 500	12.9.2007	12.9.2012	5,00		
			2.	500	28.11.2007	12.9.2012	5,00		
CZ0002001662	HZL RBCZ 4,90/12	3 000	1.	1 500	12.12.2007	12.12.2012	4,90		
			2.	1 500	28.12.2007	12.12.2012	4,90		
CZ0002001670	HZL RBCZ 5,10/17	5 500	1.	3 000	12.12.2007	12.12.2017	5,10		
			2.	2 500	28.12.2007	12.12.2017	5,10		
CZ0002001928	HZL RBCZ 5,50/17	2 000			20.12.2007	20.12.2017	5,50		
CZ0002002058	HZL RBCZ 4,30/13	3 000			26.11.2008	26.11.2013	4,30		
CZ0002002066	HZL RBCZ 4,45/11	2 000			10.12.2008	10.12.2011	4,45		
CZ0002002074	HZL GARANTINVEST IX 3,00/12	250			18.2.2009	18.2.2012	3,00		
CZ002000557	HZL eBanka 4,5%/2010	500			29.11.2005	29.11.2010	4,50	paid-up	
CZ0002001316	HZL eBanka 5,3%/2014	500			14.11.2007	14.11.2014	5,30	single issue (eB→RfB)	
CZ0002001696	HZL eBanka 6,0%/2017	500			12.12.2007	12.12.2017	6,00	single issue (eB→RfB)	
CZ0002001704	HZL eBanka 3,61%/2022	1 000			12.12.2007	12.12.2022	3,61	single issue (eB→RfB)	
CZ0002002108	HZL GARANTINVEST X 3,00/12	250			28.8.2009	28.8.2012	3,00		

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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002002124	HZL RBCZ 4,10/14	100 EUR			8.10.2009	8.10.2014	4,10		
CZ0002002140	HZL GARANTINVEST XI 3,0/12	250			14.10.2009	14.10.2012	3,00		
CZ0002002249	HZL RBCZ VAR/13	1 000			16.11.2010	16.11.2013	PRIBOR 6M+0,50%	mortgage rate fixed biannually	
CZ0002002272	HZL GARANTINVEST XV 2,80/14	250			19.1.2011	19.1.2014	2,80		
CZ0002002280	HZL GARANTINVEST XVI 2,80/14	1 000			9.2.2011	9.2.2014	2,80		
CZ0002002314	HZL GARANTINVEST XVII 3,30/16	500			4.5.2011	4.5.2016	3,30		
CZ0002002363	HZL GARANTINVEST XIX 3,20/16	500			27.7.2011	27.7.2016	3,20		
CZ0002002371	HZL GARANTINVEST XVIII 2,80/14	2 000			27.7.2011	27.7.2016	2,80		
CZ0002002405	HZL RBCZ 3,00/16	1 000			26.9.2011	26.9.2016	3,00		
CZ0002002439	HZL GARANTINVEST XX 2,70/17	285			11.1.2012	11.1.2017	3,20		
XS0861195369	RBCZ VAR 5/12/2017	500	v EUR		5.12.2012	5.12.2017	VAR	International Covered Bond Programme	
CZ0002000359	WHB 5,00%/2009	300			20.4.2004	20.4.2009	5,00	paid-up	Wüstenrot
CZ0002000508	WHB 4,55%/2010	1 000	1.	400	11.5.2005	11.5.2010	4,55	paid-up	
			2.	400	2.11.2005	11.5.2010	4,55	paid-up	
			3.	130	11.5.2006	11.5.2010	4,55	paid-up	
			4.	70	18.5.2006	11.5.2010	4,55	paid-up	
CZ0002000912	WHB 5,00%/2011	1 000	1.	500	19.10.2006	19.10.2011	5,00	paid-up	
			2.	500	19.3.2007	19.10.2011	5,00	paid-up	
CZ0002001209	WHB 5,60%/2012	1 000	1.	500	26.9.2007	26.9.2012	5,60		
			2.	150	14.12.2007	26.9.2012	5,60		
CZ0002001985	WHB 5,80%/2012	3 000	1.	50	20.12.2007	20.12.2012	5,60		
			2.	160	13.2.2008	20.12.2012	5,80		
			3.	350	21.5.2008	20.12.2012	5,80		
			4.	500	30.7.2008	20.12.2012	5,80		
			5.	105	7.8.2008	20.12.2012	5,80		
			6.	500	30.10.2008	20.12.2012	5,80		
			7.	400	10.5.2010	20.12.2012	5,80		
			8.	200	25.5.2010	20.12.2012	5,80		
			9.	100	20.8.2010	20.12.2012	5,80		
			10.	550	18.10.2010	20.12.2012	5,80		
			11.	100	22.10.2010	20.12.2012	5,80		
CZ0002002082	WHB EUR/2012	1 036	1.	518	24.4.2009	24.4.2012	2,41		
			2.	518	6.5.2009	24.4.2012	2,41		
CZ0002002093	WHB 3,774%/2014	2 529	1.	629	29.6.2009	29.6.2014	3,77		
			2.	628	11.11.2010	29.6.2014	3,77		

(part 10)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002002207	WHB 3,00%/2013	1 000	1.	672	15.4.2010	15.4.2013	3,00		
CZ0002002223	WHB VAR I/2015	1 028	1.	503	25.5.2010	25.5.2015	1,89		
CZ0002002231	WHB 3,39%/2014	1 000	1.	500	26.5.2010	26.5.2014	3,39		
			2.	1 030	19.12.2012	26.5.2014	1,84		
CZ0002002355	WHB ZERO/2014	1 000	1.	500	4.8.2011	4.8.2013	3,04		
			2.	30	4.8.2011	4.8.2013	2,84		
			3.	470	19.12.2012	4.8.2014	1,88		
CZ0002002421	WHB 2,40%/2013	1 000	1.	890	5.12.2011	5.12.2013	2,40		
			2.	350	19.12.2012	5.12.2013	1,74		
CZ0002002652	WHB 2,24%/2015	800	1.	600	20.12.2012	20.12.2015	2,24		
CZ0002002660	WHB 2,53%/2016	800	1.	100	20.12.2012	20.12.2016	2,53		
CZ0002002678	WHB 2,69%/2017	800	1.	50	20.12.2012	20.6.2017	2,69		
CZ0002002686	WHB 2,84%/2017	800	1.	100	20.12.2012	20.12.2017	2,84		
CZ0002002694	WHB 3,10%/2018	800	1.	50	20.12.2012	20.6.2018	3,10		
CZ0002002702	WHB 3,36%/2018	800	1.	100	20.12.2012	20.12.2018	3,36		
CZ0002002710	WHB 3,67%/2019	800	1.	50	20.12.2012	20.6.2019	3,67		
CZ0002002728	WHB 3,98%/2019	800	1.	50	20.12.2012	20.12.2019	3,98		
CZ0002002736	WHB 4,30%/2020	800	1.	50	20.12.2012	20.12.2020	4,30		
CZ0002000706	HZL I ČSOB 4,60%/15	1 300			15.11.2005	15.11.2015	4,60		ČSOB
CZ0002000599	HZL VB CZ 3,70/2010	500			18.10.2005	18.10.2010	3,70	paid-up	Volksbank CZ
CZ0002000813	HZL VB CZ 4,60/2011	500			27.6.2006	27.6.2011	4,60	paid-up	
CZ0002001159	HZL VB CZ 5,40/2012	700			25.9.2007	25.9.2012	5,40		
CZ0002001688	HZL VB CZ 5,30/2017	800			18.12.2007	18.12.2017	5,30		
CZ0002002116	HZL VB CZ 5,70/2014	500			27.10.2009	27.10.2014	5,70		
CZ0002002181	HZL VB CZ 3,50/2013	500			14.4.2010	14.4.2013	3,50		
CZ0002002199	HZL VB CZ 4,10/2016	500			19.5.2010	19.5.2016	4,10		
CZ0002002298	HZL VB CZ VAR 1/2015	300			24.3.2011	24.3.2015	2,56		
CZ0002002454	HZL VB CZ VAR 2017	500			22.3.2012	22.3.2017	3,50		
CZ0002002611	HZL VB CZ 3,20/2016	1 000			11.10.2012	11.10.2016	3,20		

Source: Mortgage banks.

EXPLANATION OF SYMBOLS USED IN THE TABLES

- no cases registered
- . data unavailable or unreliable
- x not applicable
- 0 figure less than half the unit used
- i. d. individual data

LIST OF ABBREVIATIONS

BS	Building Site
CPI	Consumer Price Index
CR	Czech Republic
CSO	Czech Statistical Office
DH	Dwelling House
DW	Dwelling
EU	European Union
FH	Family House
GDP	Gross Domestic Product
HBS	Household Budget Survey
HICP	Harmonized Index of Consumer Prices
HPI	House Price Index
MB	Multi-dwelling Building
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
SEF	State Environmental Fund
SHDF	State Housing Development Fund
SILC	Statistics on Income and Living Conditions

Title: **SELECTED DATA ON HOUSING 2012**

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