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OF REGIONAL
DEVELOPMENT CZ

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HOUSING IN THE CZECH REPUBLIC IN FIGURES (September 2015)

Development in all areas

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HOUSING IN THE CZECH REPUBLIC IN FIGURES (September 2015)

Ministry of Regional Development of the CR
Housing Policy Department

Institute for Spatial Development

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Chapter I Housing

1 Population, houses, dwellings

Dwelling stock

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

Ground for use of the dwelling

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

Unoccupied dwellings

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



Age
of dwellings

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

Size
of dwellings

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

Newly built
dwellings

The number of dwellings completed in 2014 was 23,881.

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

final results according to the place of usual residence

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

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

Housing of private households

final results according to the place of usual residence

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

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

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

final results according to the place of usual residence

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

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

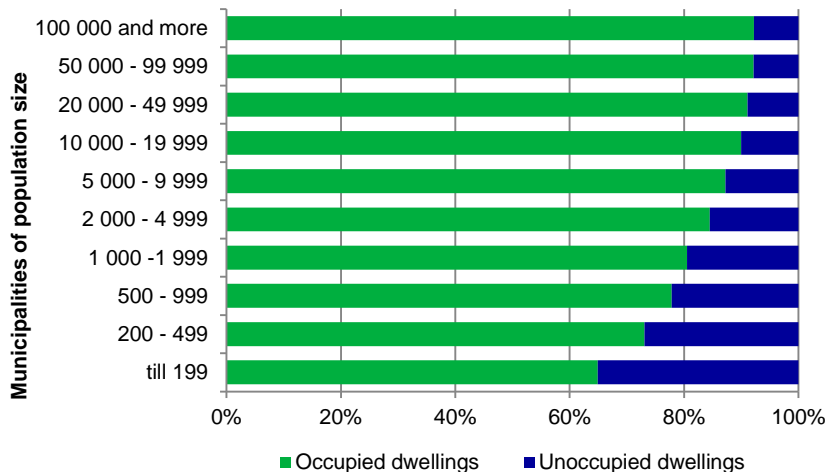
Residential houses by occupancy, the number of dwellings in them, by house type

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

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

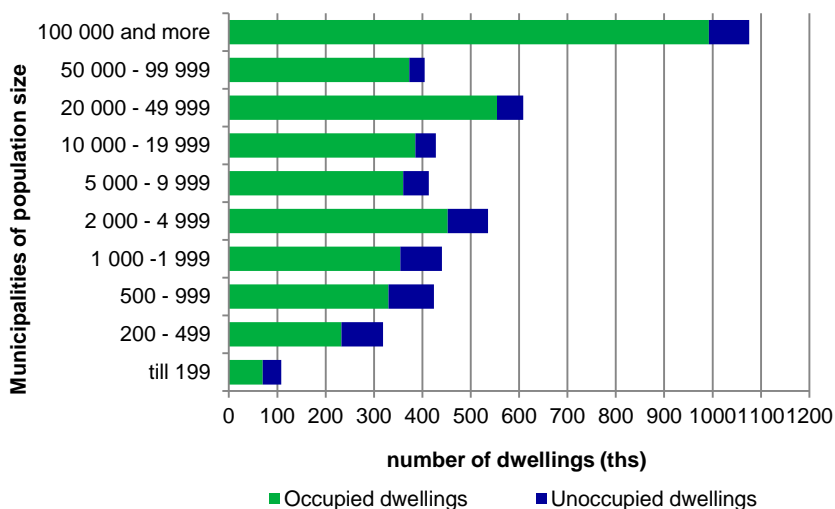
* Houses without dwellings = e.g. some hostels, student dormitories, boarding schools, homes for children, old people's homes, social welfare institutions, monasteries, asylum facilities, hospitals, prisons...; albeit such types of institution may contain some dwellings.

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



Source: Czech Statistical Office.

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



Source: Czech Statistical Office.

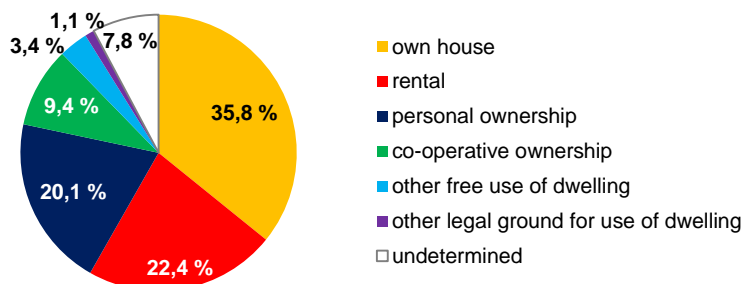
Occupied dwellings by legal ground for use of dwelling and by type of owner of the house

final results according to the place of usual residence

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

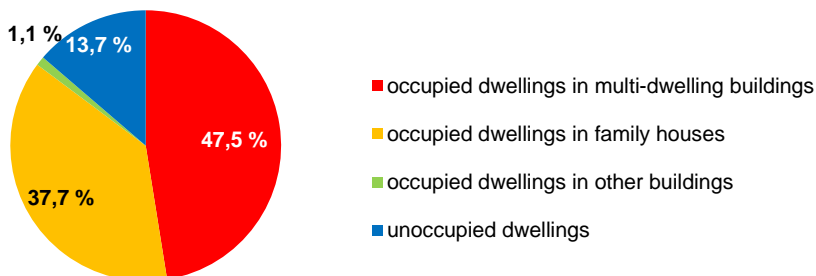
Source: Czech Statistical Office, final results of the 2011 census.

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



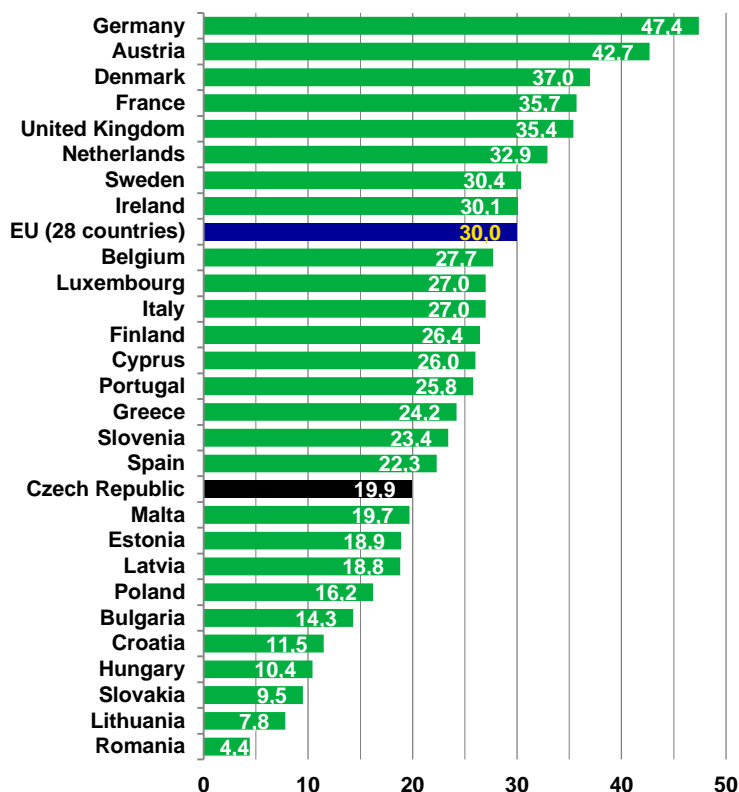
Source: Czech Statistical Office, calculations by the MRD.

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



Source: Czech Statistical Office, calculations by the MRD.

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



Source: Eurostat, Statistics on Income and Living Conditions (SILC) 2013.

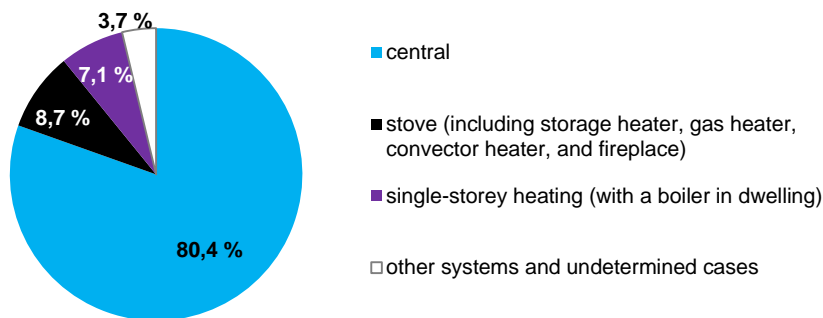
Occupied dwellings by number of persons in the dwelling and number of habitable rooms

final results according to the place of usual residence

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

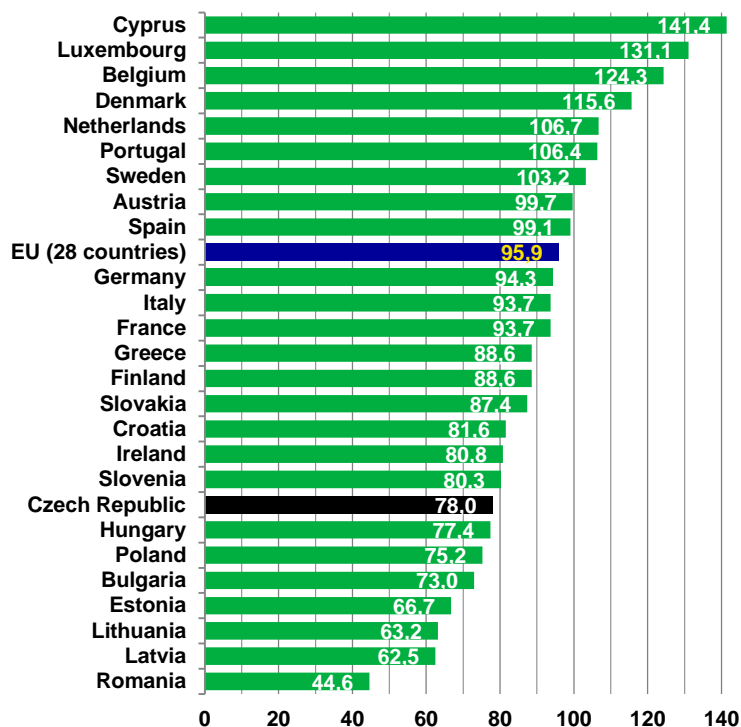
Source: Czech Statistical Office, final results of the 2011 census.

Occupied dwellings by heating system



Source: Czech Statistical Office, calculations by the MRD.

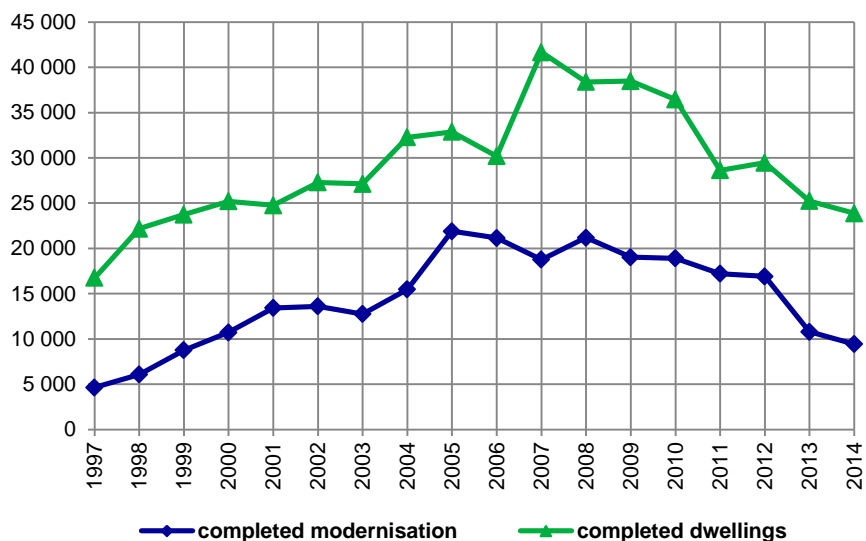
Average size of dwelling in European countries (m²)



Source: Eurostat, Statistics on Income and Living Conditions (SILC) 2012.

2 Housing construction

Trends in housing completion and modernisation in the Czech Republic between 1997–2014 (number of dwellings)



Source: Czech Statistical Office.

Trends in housing construction in the Czech Republic: 1971–2014

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
dwellings started	76 926	89 557	89 099	96 162	86 248	83 027	77 932	84 690	83 613	69 459	53 765	48 489	54 459	60 929	47 337
dwellings completed	70 226	75 414	77 695	85 616	97 104	86 350	87 872	83 273	77 094	80 661	63 084	61 400	57 078	57 298	66 678
	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
dwellings started	51 973	57 309	61 120	55 965	61 004	10 899	8 429	7 454	10 964	16 548	22 680	33 152	35 027	32 900	32 377
dwellings completed	47 080	49 000	50 700	55 073	44 594	41 719	36 397	31 509	18 162	12 998	14 482	16 757	22 183	23 734	25 207
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
dwellings started	28 983	33 606	36 496	39 037	40 381	43 747	43 796	43 531	37 319	28 135	27 535	23 853	22 108	24 351	
dwellings completed	24 758	27 291	27 127	32 268	32 863	30 190	41 649	38 380	38 473	36 442	28 630	29 467	25 238	23 881	

Source: Czech Statistical Office.

Housing construction in the Czech Republic

Dwellings completed											
Year	total	out of which by form of construction				total per 1,000 inhab.	in %				average living floor area per dwelling (m ²)
		cooperative	municipal	individual	other		cooperative	municipal	individual	other	
1996	14 482	.	.	.	.	1,40	.	.	.	.	60,6
1997	16 757	.	.	.	.	1,63	.	.	.	.	63,4
1998	22 183	.	.	.	.	2,15	.	.	.	.	66,6
1999	23 734	292	6 277	12 532	4 633	2,31	1,2	26,4	52,8	19,5	69,2
2000	25 207	629	6 691	14 308	3 579	2,45	2,5	26,5	56,8	14,2	68,2
2001	24 758	916	6 292	14 509	3 041	2,42	3,7	25,4	58,6	12,3	70,1
2002	27 291	1 528	7 019	15 611	3 133	2,68	5,6	25,7	57,2	11,5	68,5
2003	27 127	1 456	6 781	14 663	4 227	2,66	5,4	25,0	54,1	15,6	69,2
2004	32 268	1 739	6 538	16 867	7 124	3,16	5,4	20,3	52,3	22,1	68,5
2005	32 863	1 123	4 860	17 022	9 858	3,21	3,4	14,8	51,8	30,0	70,3
2006	30 190	476	4 470	15 368	9 876	2,94	1,6	14,8	50,9	32,7	71,8
2007	41 649	952	3 904	18 416	18 377	4,03	2,3	9,4	44,2	44,1	70,4
2008	38 380	689	1 852	20 812	15 027	3,68	1,8	4,8	54,2	39,2	76,0
2009	38 473	850	757	20 675	16 191	3,67	2,2	2,0	53,7	42,1	74,2
2010	36 442	873	850	21 848	12 871	3,46	2,4	2,3	60,0	35,3	76,8
2011	28 630	268	603	19 358	8 401	2,73	0,9	2,1	67,6	29,3	78,2
2012	29 467	298	1 073	19 621	8 475	2,80	1,0	3,6	66,6	28,8	76,3
2013	25 238	230	325	16 937	7 746	2,40	0,9	1,3	67,1	30,7	77,3
2014	23 881	.	.	.	.	.	.	.	.	.	.

Source: Czech Statistical Office.

Source of the data:
Czech Statistical Office.

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Brno, May 2015

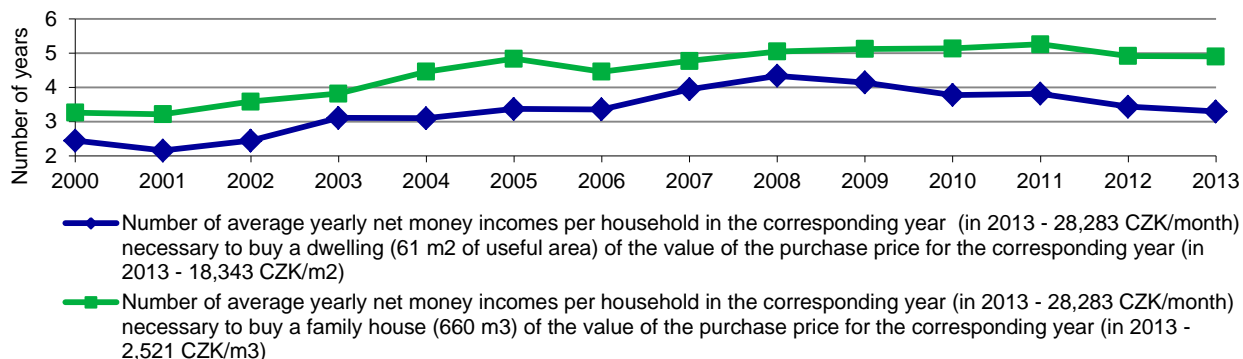
3 Expenditures, prices, affordability of housing

Consumer price index - housing, December 2014

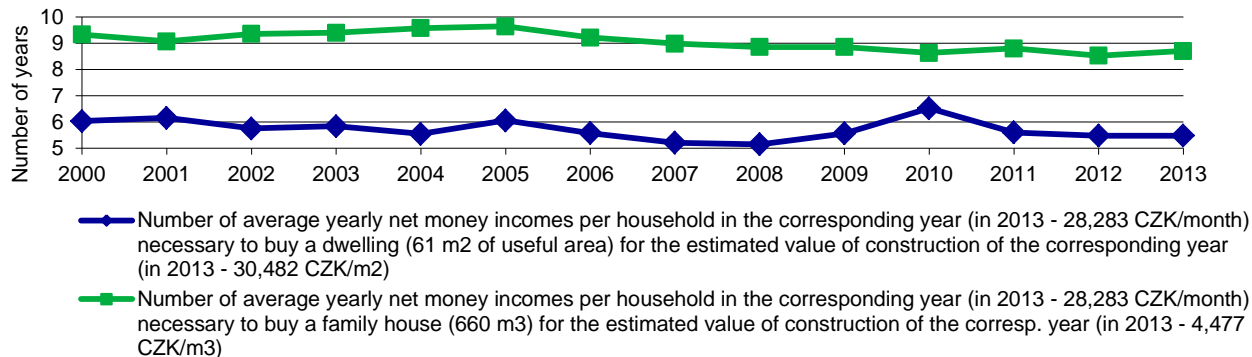
		In December 2014 to average of 2005
0	TOTAL	122,9
	of which:	
04	HOUSING, WATER, ENERGY, FUEL	143,6
	in which:	
04.1	Actual rentals for housing	171,9
04.111	NET RENT PAID BY TENANTS IN RENTAL HOUSING	183,3
04.112	SUM PAID IN CO-OPERATIVE DWELLINGS	130,4
04.2	Imputed rentals for housing	122,5
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	122,5
04.3	Maintenance and repair of the dwelling	118,1
04.311	MATERIALS FOR MAINTENANCE AND REPAIR OF THE DWELLING	103,0
04.321	SERVICES FOR MAINTENANCE AND REPAIR OF THE DWELLING	131,3
04.4	Water supply and miscellaneous services relating to the dwelling	156,1
04.411	WATER SUPPLY	177,5
04.421	REFUSE COLLECTION	118,9
04.431	SEWERAGE COLLECTION	179,6
04.441	OTHER SERVICES RELATING TO THE DWELLING	124,4
04.5	Electricity, gas and other fuels	158,1
04.511	ELECTRICITY	141,7
04.521	GAS	181,8
04.522	CYLINDERS	140,8
04.531	LIQUID FUELS	138,5
04.541	SOLID FUELS	170,4
04.551	HEAT ENERGY	162,5

Source: Czech Statistical Office.

Affordability of existing housing per average household



Affordability of new housing per average household



Source: Czech Statistical Office, calculations by the MRD.

Household final consumption expenditure on housing (domestic concept) to household final consumption in 2005–2013, current prices (CZK million)

Czech Republic		
	2005	2013
Housing, water, electricity, gas and other fuels	395 048	569 473
of which expenses on:		
Actual rentals for housing	53 815	62 734
Imputed rentals for housing	187 492	278 669
Maintenance and repair of the dwelling	11 799	14 724
Water supply and miscellaneous services relating to the dwelling	25 584	35 485
Electricity, gas and other fuels	116 358	177 861
TOTAL	1 618 217	2 084 706
Share of housing expenses from total households expenses (%)	24,4	27,3
Actual individual consumption	1 895 612	2 442 587
Share of housing expenses on actual individual consumption (%)	20,8	23,3

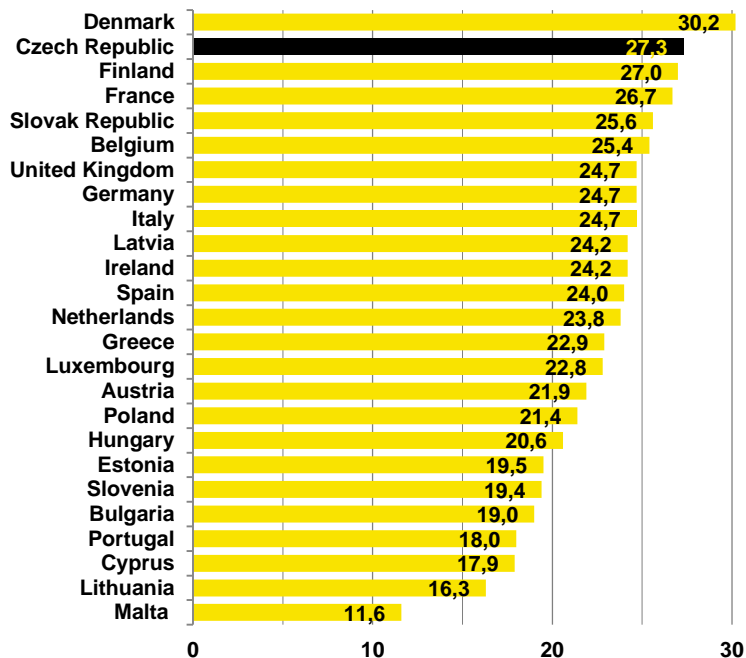
Source: Czech Statistical Office.

Housing costs in 2013 – households (CZK)

	Households total	One person households		2 adults, no dependent children		Other households without dep. children	Single parent household, one or more dep. children	2 adults			Other households with dep. children
		under 65 years	65 years and more	both under 65	at least one adult 65+			1 dependent child	2 dependent children	3 or more dep. children	
Number of household absol.	4 282 499	608 480	582 415	707 689	568 973	396 005	167 954	439 895	496 447	102 197	212 444
Housing costs: in CZK per household and month, total	5 596	5 028	4 185	5 830	5 163	6 265	5 947	6 260	6 228	6 746	6 537
as percentage of net financial household income	18,6	27,6	31,4	18,0	20,0	13,4	27,7	17,1	15,5	16,1	14,0

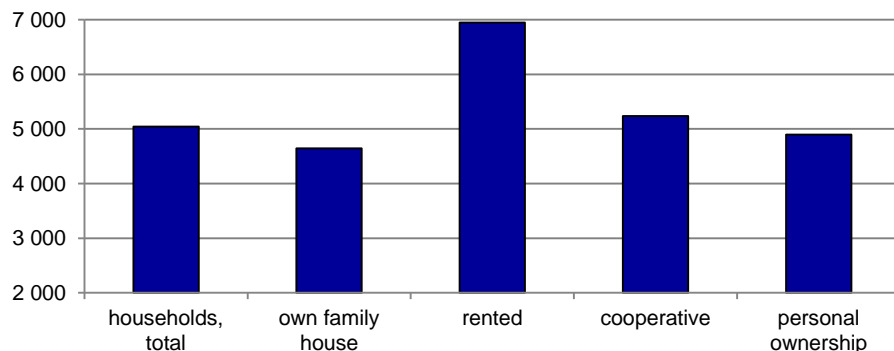
Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2013.

Housing consumption as share of total household consumption in 2013 current prices (%)



Source: Eurostat, 12th May, 2015.

Housing expenditure per household and month by legal ground for use of dwelling in the year 2013 (CZK)



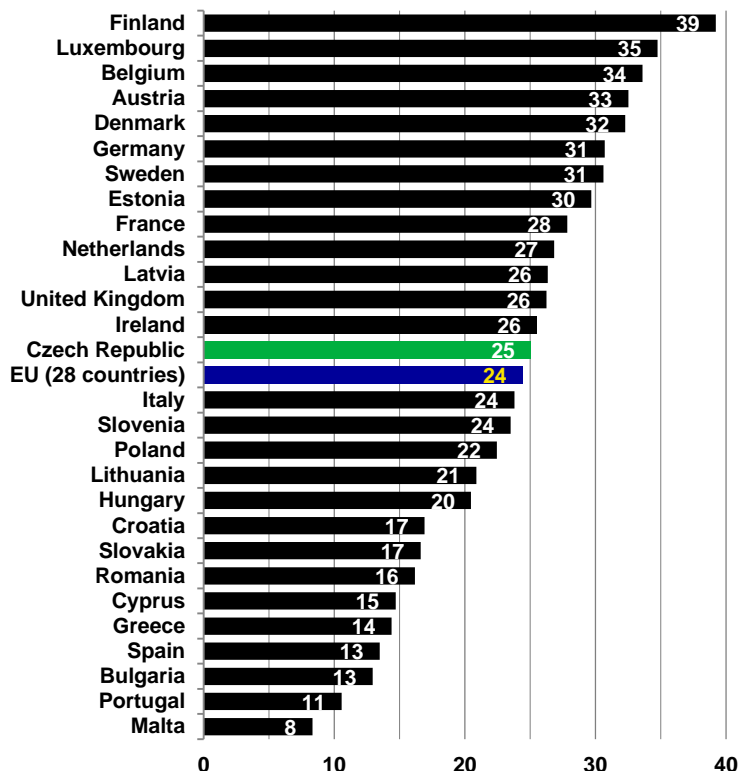
Source: Czech Statistical Office, Household Budget Survey.

Household costs of energy in the Czech Republic (%)

The proportion of household costs spent on electricity, gas, hot water, heat energy, solid and liquid fuels		Households, total	One person households		2 adults, no dependent children		Other households without dependent children	One person with dependent children	2 adults			Other households with dependent children
			less than 65 years	65 or more	both less than 65	at least one adult 65 or more			1 dependent child	2 dependent children	3 or more dependent children	
Housing costs in CZK per household and month		5 596	5 028	4 185	5 830	5 163	6 265	5 947	6 260	6 228	6 746	6 537
in terms of net money income		11,9	15,9	19,8	11,3	13,7	9,5	15,4	10,3	10,0	10,5	9,9
in terms of total housing costs		63,7	57,8	62,8	62,7	67,3	71,0	55,5	60,5	64,4	65,2	70,6

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2013 – calculations by the MRD.

Final energy consumption by the households of the EU countries per inhabitant according to the Eurostat methodology in 2013 in gigajoules (GJ)



Source: Eurostat, calculations by the MRD.

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

	Households - inhabitants - loans for housing to inhabitants total	of which			Other households - SVJ ^[2] - loans
		mortgage loans	building society loans total	other loans on real estates	
2007	510 945	333 901	150 705	26 338	
2014	899 991	796 884	78 069	25 039	51 811

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

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

	Loans for housing (%)	out of which	
		mortgage loans (%)	building society loans (%)
2007	5,27	5,30	4,82
2014	2,85	2,57	4,26

Source: Czech National Bank.

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

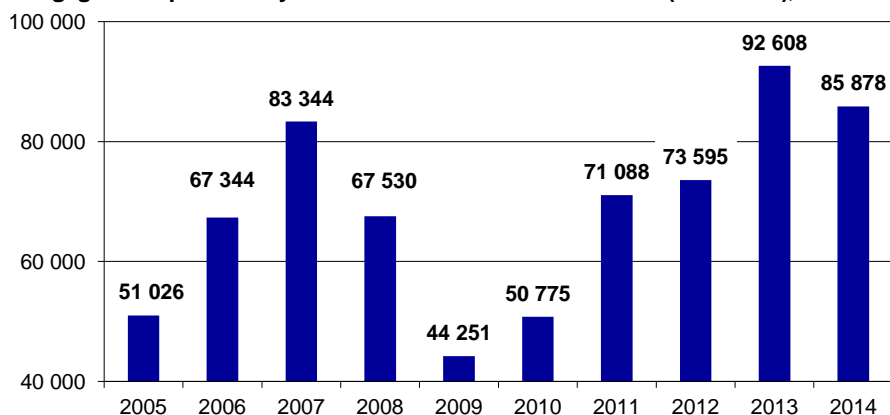
	Non-performing ratio for loans provided to inhabitants (%)				Non performing ratio for loans provided to other households – SVJ
	for housing	of which			
		mortgage loans	building savings	other loans	
2007	1,54	1,27	1,68	4,07	
2014	3,13	2,86	4,03	9,08	0,08

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

Mortgage loans provided by selected banks to individual citizens (2005–2014), number



Source: Mortgage banks.

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



Chapter II Housing support

1 Housing policy

Housing
Policy
Concept of
the Czech
Republic
till 2020

Housing policy is based on the Housing Policy Concept of the Czech Republic till 2020, approved by Government resolution No. 524 of 13th July, 2011. The above Government resolution tasked the Minister for regional development to submit to the Government by 30th April of each calendar year a report on the implementation of the tasks laid down in the Concept.

Three basic priorities are laid out in the Housing Policy Concept.

- Affordability – increasing the affordability of adequate housing across all forms of housing.
- Stability – creating a stable environment in the areas of finance, legislation and institutions for all participants in the housing market.
- Quality – lasting quality improvement of housing, including improving the quality of the surroundings of residential areas.

Social
housing

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

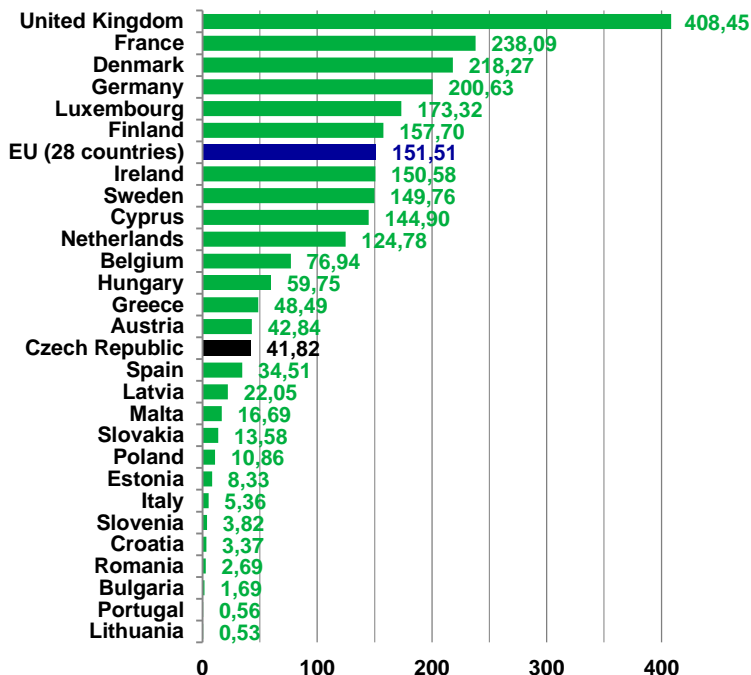
This area has also been a focus of housing policy instruments in the past. From 1998 to 2014, with State investment support, some 20,847 housing units were earmarked for the target group of variously defined households with social handicaps or for seniors and persons with disabilities.

State expenditure on housing (CZK mil.)

	2014	2015
	reality	budget
MRD - total (construction, regeneration, subsidies for mortgage loans)	479,640	625,606
SHDF - total (construction, modernization, repairing)	1 706,78	1 959,3
MF - total (building savings + material damage to banks)	4 884,586	5 310
MLSA - total (housing benefits)	12 898,2	14 350
MI - total (Ensuring integration asylum seekers)	9,564	20
ME - State Environmental Fund - total (increasing the energy efficiency of residential buildings)	195,297	700
MRD + SHDF + MF + MLSA + MI + ME	20 174	22 965
Expenditure share to GDP (%)	0,47	

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

Social benefits per head of population by housing (consist of transfers, in cash or in kind, by social protection schemes to households and individuals) in 2012 (in Purchasing Power Standards)



Source: Eurostat.



2 Support by the Ministry of Regional Development, the State Housing Development Fund and the European Union

Housing
support in
cases of natural
disasters
(MRD)

The programme aims to help municipalities and citizens in terms of housing by addressing the consequences of natural disasters. It consists of two sub-programmes, according to the type of flood hazard declared: "Housing support – crisis conditions" and "Housing support - 3rd stage of flooding" that covers flood related situations when neither a State of Emergency nor a State of Danger have been declared, but only the 3rd stage of flood conditions. Each sub-programme includes three basic grant titles.

Grant title No. 1 – Interim accommodation

The subsidy is intended to help municipalities provide temporary substitute accommodation for persons affected by a natural disaster. The investment-class subsidy is provided for obtaining and setting up housing units to provide temporary substitute housing for people displaced from their homes as a result of a natural disaster.

Grant title No. 2 – Housing clearance

The subsidy is granted to housing owners to defray the costs associated with clearing away housing units that were irreparably damaged as a result of a natural disaster.

Grant title no. 3 – 30 thousand CZK for dwelling repairs

The contribution serves to part cover the costs of repairs of a permanent residence dwelling that has been damaged as a result of a natural disaster. The non-investment subsidy is provided to the municipalities, which then pass it on to their citizens in the form of a contribution to cover part of the costs for the repair of the abode which serves as their permanent residence or which they live in as tenants.

The contribution to citizens in the amount 150 thousand CZK per governmental decree No. 394/2002 Coll. According to governmental decree No. 394/2002 Coll. on the provision of financial assistance in the field of housing to individuals affected by floods, as amended, where the Ministry of Regional Development provides financial assistance for housing in the form of a contribution in the amount of 150 thousand CZK. The

contribution is aimed at those households that were permanently resident in a building object to which a demolition order as a result of the damage sustained.

Support for the regeneration of estates of prefabricated concrete buildings (MRD)

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.

Support for the construction of technical infrastructure (MRD)

The purpose of the grant is to enlarge the offer of invested building sites for following construction of multi-dwelling 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.

Support for the construction of supported housing (MRD)

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

The programme has three grant titles:

1. Carer-home for persons with low incomes who have special housing needs for reasons of health or due to advanced age. The aim is to extend the self-sufficiency and independence of persons from the target group and at the same to provide social care field services effectively.
2. Entry-level dwelling for persons on low incomes, with no access to housing despite all existing tools of social and housing policy, while being able to live individually mainly in terms of fulfilling duties following from a rental



relationship. The aim is to ensure persons from the target group have access to rental housing.

3. Senior Community Home for persons with limited income aged over sixty. The aim is to provide rental housing for persons from the target group, in order to preserve and increase their self-sufficiency and independence, and at the same time to allow a community way of life, drawing on neighbourliness principles. The emphasis is on interpersonal relationships and maintaining each individual's own independence. A Senior Community Home is a multi-dwelling building of at least 10 and at most 25 dwellings, which also includes shared spaces to foster the community life of the elderly. These shared spaces serve as the communal activity centres for all occupants of the Senior Community Home.

The recipient of the grant is a legal entity (including municipalities) or a natural person - entrepreneur. The conditions for granting and using the subsidy remain valid for 20 years. The sum of the grant for construction of a carer-home is CZK 600,000 and CZK 550,000 for an entry-level dwelling.

The entry-level dwelling may also be purchased, in which case the sum of the grant may reach CZK 400,000 at most. The construction of one dwelling in a Senior Community Home is eligible for a grant in the amount of 650 thousand CZK, while it can also be used to finance the construction of the entire Senior Community Home building including the shared communal spaces.

Support for the repairs of leaden house distribution systems (MRD)

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

The 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 20,000 CZK per dwelling in the house.

State support
for mortgage
loans for
housing
construction
(MRD)

Mortgage support to young people to acquire older dwellings was first offered in 2002 based on governmental decree No. 249/2002 Coll. as amended by decree 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 building or family house, except a dwelling or a family house with one dwelling for whose purchase the grant is applied for when an application is submitted.

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 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 calendar 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.

Panel 2013+
programme
(SHDF)

The programme PANEL 2013+ offers loans for the repair and modernization of multi-dwelling buildings, per governmental decree No. 468/2012 Coll., regardless of construction type (prefab panel, brick). It aims to help house and dwelling owners with repairs and modernizations that prolong the lifespan, improve the quality and reduce the energy demands of multi-dwelling buildings. The programme applies to co-operatives, associations of owners of individual dwellings and natural and legal persons as well as to cities and municipalities owning multi-dwelling building.

Loans can be used for the repair and modernization of the foundations, the building envelope, the shared spaces of houses and technical installations, within dwellings the repair and modernization of the sanitary core, and are provided in three bands with a maturity of 10, 20, and 30 years. For each band, the interest rate is fixed for the whole life of the loan.

The loan can be granted for up to 90% of the investment sum.

As of 8th August, 2014 the amended governmental decree comes into effect. The list of repairs and modernizations to houses which are eligible for loans was extended to include repairs and modernizations of balconies, loggias, boiler rooms, dwelling upgrades and some others.

Loans to
municipalities
for dwelling
stock repair and
modernization
(SHDF)

Implementation follows on the basis of governmental decree No. 396/2001 Coll., as amended. The municipality has to provide at least 20% of the loaned funds to other owners within its territory, under the same conditions, i.e. at an interest rate of 3% p.a. and a maturity period of 10 years with the option to settle up early in whole or in part.

Programmes for
young people
(SHDF)

Implementation follows on from governmental decree No. 28/2006 Coll., by way of a loan earmarked for modernizing the existing real estate owned by the applicant, which is provided up to a limit of

150 thousand CZK, with a maturity of 10 years and an interest rate of 2% p.a. The aid may be sought by spouses or single parents up to 36 years of age, having an ownership or co-ownership share of real-estate (family house or dwelling).

The funds from the loan can be used for example to connect up to public networks (water, gas, electricity, sewage), for the building's exterior (cladding, roof, balconies, windows, gutters, shutters), for dwelling extensions by further rooms (but not the creation of dwelling unit), for the repair or construction of a WC or bathroom.

Support for the construction of rental housing in form of guarantees (SHDF)

Implementation of the programme for provision of guarantees for payment of credits intended for construction of rental housing is secured based on governmental decree No. 370/2004 Coll., as amended. As part of this programme, the State Housing Development Fund provides guarantees for payment of investment credits intended for construction of rental housing. 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 up to 70% of the unpaid principal sum of the credit to the bank providing the credit. The maturity period is a max. 40 years.

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

Rental housing construction – credit (SDHF)

According to decree No. 284/2011 Coll., as amended, the aim of the programme is provision of low-interest credits for construction of rental dwellings and rental multi-dwelling buildings with emphasis on socially-defined groups of inhabitants. The loan can be applied for by anyone regardless of their legal status, i.e. municipalities,

cities, natural and legal persons.

New dwellings or multi-dwelling buildings may be constructed or reconstructed to create a rental dwelling from the premises intended for other use than housing.

The programme distinguishes between two groups of users – tenants:

- group of designated persons (seniors over 65 years old, persons with limited income, persons with disabilities, persons affected by a natural disaster),
- and unspecified others as a group.

Given the needs to fulfill the state social policy, the conditions for granting the credit for the specified persons are more favourable in terms of both the interest rate (from 2% p.a., whereas for the other group it is 3.5% p.a.) and there is a fixed interest rate for the whole period of repayment whereas the interest rate may be fixed up to 5 years at most for the other group. The credit has to be repaid within up to 30 years following the signing of the credit contract. The loan amount may not exceed 70% of the investment.

Measures for support for the removal of consequences of floods in area of housing (SDHF)

The programmes intended for help after floods and natural disasters for both municipalities and citizens are still open and the Fund is ready to activate them.

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.

Credits:

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

Aid granted
from the
Integrated
Operational
Programme
(MRD, EU)

“Integrated Operational Programme” (IOP) for Programming Period 2007-2013 implements the intervention 5.2 Improving the Environment in Problematic Housing Estates.

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 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 programme is not implemented in the whole country but only at selected housing estates in cities with population exceeding 20,000, and for which the city has an approved Integrated Urban Development Plan.

The JESSICA
programme
(SHDF, EU)

The JESSICA programme is part of the Joint European Support for Sustainable Investment in City Areas policy concept, IOP financed. It is aimed at all owners of multi-dwelling buildings in a zone approved by the Integrated Urban Development Plan, regardless of their legal status, i.e. towns and cities, municipalities, housing co-operatives and associations of owners of individual dwellings, legal entities and natural persons owning multi-dwelling buildings and non-profit organizations in social housing.

The aim is to facilitate the modernization and revitalization of dwelling stock in the deprived urban zones approved by the Integrated Urban Development Plan. These low-interest long-term loans can be used for the reconstruction and modernization of the shared spaces in multi-dwelling buildings, or for the establishment or reconstruction of social housing.

Loans are provided in three bands with a maturity of 10, 20, and 30 years. For each band, the interest rate is fixed for the whole life of the loan.

The loan can be granted for up to 90% of the investment sum.



Support by purpose

investment aid			investment aid intended for						
			construction of technical infrastructure	demolition and accommodation	construction of housing	purchase of dwelling	repairing and modernization	increasing the energy efficiency of residential buildings	improvement of environment in prefab estates
EU	Regeneration of problematic housing estates (IOP, not apply to Prague)	MRD - subsidy					●	●	●
		SHDF - loan (JESSICA)					●	●	
MRD	State support of mortgage loans for housing construction					●			
	Programme Housing support	Support of construction of technical infrastructure	●						
		Support of construction of supported housing			●	●	●		
		Support of repairs of leaden house distribution systems					●		
		Support of regeneration of estates of prefabricated concrete buildings							●
	Housing support in cases of natural disasters			●	●		●		
SHDF	Construction of rental housing - credit				●		●		
	Support of construction of rental housing in form of guarantees				●				
	Reconstruction of dwellings affected by natural disasters				●	●	●		
	Panel 2013+ programme						●	●	
	Loans to municipalities for dwelling stock repair and modernization						●		
	Programmes for young people				●	●	●		

Source: MRD.

Support by recipient

investment aid			investment aid intended to				
			person / household (acquiring own housing)	association of owners of individual dwellings / housing co-operative	entrepreneur renting dwellings	municipality	non-governmental organization
EU	Regeneration of problematic housing estates (IOP, not apply to Prague)	MRD - subsidy		●	●	●	●
		SHDF - loan (JESSICA)		●	●	●	●
MRD	State support of mortgage loans for housing construction		●				
	Programme Housing support	Support of construction of technical infrastructure				●	
		Support of construction of supported housing			●	●	●
		Support of repairs of leaden house distribution systems		●	●	●	●
		Support of regeneration of estates of prefabricated concrete buildings				●	
	Housing support in cases of natural disasters					●	
SHDF	Construction of rental housing - credit				●	●	●
	Support of construction of rental housing in form of guarantees				●	●	●
	Reconstruction of dwellings affected by natural disasters		●	●	●	●	●
	Panel 2013+ programme			●	●	●	●
	Loans to municipalities for dwelling stock repair and modernization					●	
	Programmes for young people		●				

Source: MRD.

Links

- www.mmr.cz
- www.sfrb.cz
- Publication „Selected Data on Housing 2014“, see www.mmr.cz

List of abbreviations

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

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