



MINISTRY  
OF REGIONAL  
DEVELOPMENT CZ



# HOUSING IN THE CZECH REPUBLIC IN FIGURES (August 2019)

Development in all areas

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# **HOUSING IN THE CZECH REPUBLIC IN FIGURES (August 2019)**

**Ministry of Regional Development of the CR**  
Housing Policy Department

Prague, August 2019

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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 m<sup>2</sup>, out of which it was 52.6 m<sup>2</sup> in multi-dwelling buildings and 80.9 m<sup>2</sup> in family houses. The average total area per inhabited dwelling in the year of census was 86.7 m<sup>2</sup>; in case of inhabited dwellings in multi-dwellings buildings it was 68.5m<sup>2</sup>, while in case of inhabited dwellings in family houses it was 109.1 m<sup>2</sup>. In a Europe-wide comparison, the CR belongs among countries with rather less extensive dwellings (see graph page 11).

Newly built  
dwellings

The number of dwellings completed in 2018 was **33,868** (to date 14. 6. 2019).

## 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	institutions	elsewhere			in dwellings	not in dwellings	in institutions
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 institutions
		private households living in dwellings			private households not living in dwellings				
		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
<b>Houses in total</b>		<b>2 158 119</b>	<b>1 901 126</b>	<b>214 760</b>	<b>10 304 041</b>	<b>5 043 384</b>
<b>occupied houses</b>		<b>1 800 075</b>	<b>1 554 794</b>	<b>211 252</b>	<b>10 304 041</b>	<b>5 043 384</b>
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

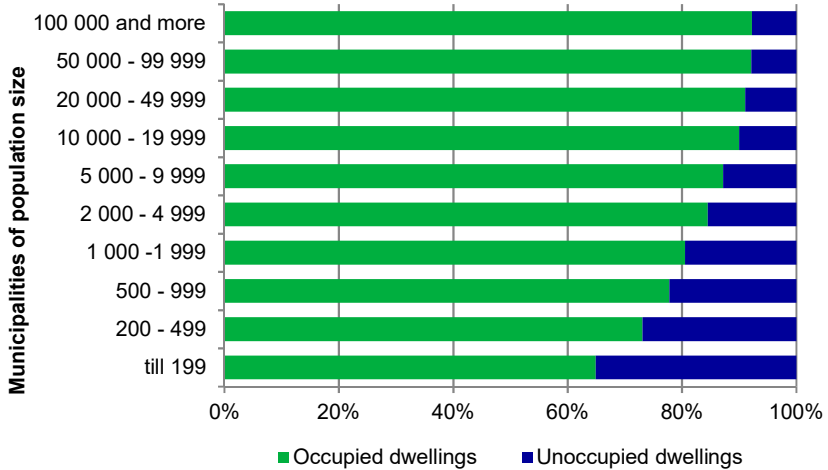
Residential houses by occupancy			Houses in total	out of which			
				family houses	multi-dwelling buildings	other buildings	
Houses with dwellings	Occupied houses with dwellings	number of houses	1 798 318	1 554 794	211 252	32 272	
		of dwellings in houses	total	4 371 661	1 896 931	2 416 033	58 697
			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	
		of dwellings in houses	total	4 756 572	2 256 072	2 434 619	65 881
			occupied	4 104 635	1 795 065	2 257 978	51 592
			unoccupied	651 937	461 007	176 641	14 289
Houses without dwellings*	occupied	4 023	x	x	4 023		
	unoccupied	1 111	x	x	1 111		

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

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

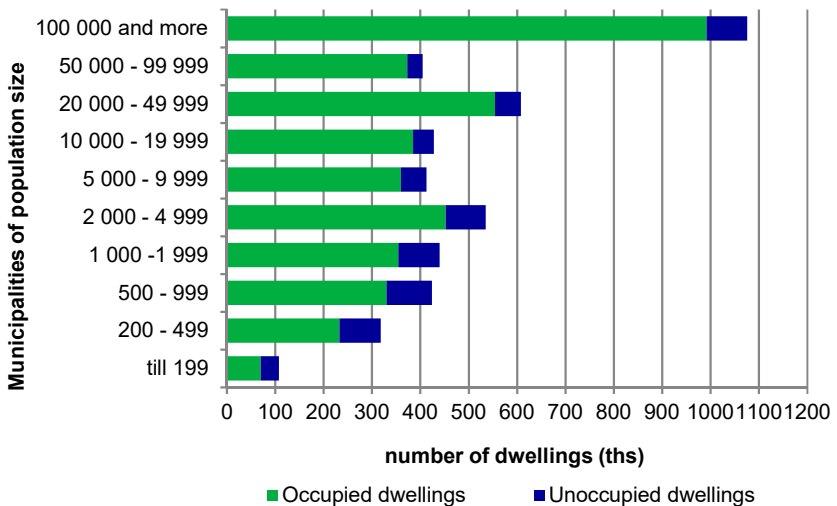


### Occupancy of the dwelling stock (proportions) by municipality size as of 26th March, 2011



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

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



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

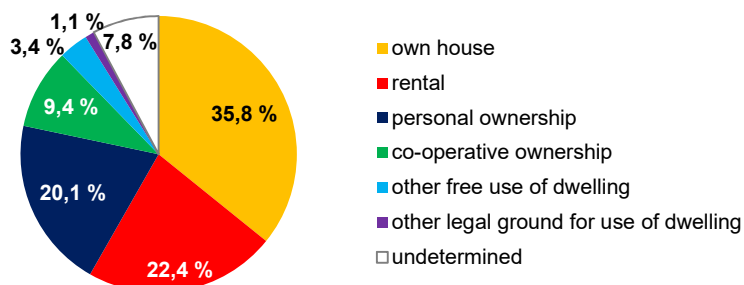
## Occupied dwellings by legal ground for use of dwelling and by type of owner of the house

final results according to the place of usual residence

Owner of the house		Occupied dwellings, total	out of which legal grounds for use of dwelling						
			own house	personal ownership	other free use of dwelling	rental	co-operative ownership	other	undetermined
Occupied dwellings, total		4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645	319 386
out of which type of the owner of houses:	natural person	1 894 868	1 407 789	-	140 348	183 856	-	24 485	138 390
	municipal, state	372 214	-	-	-	342 468	-	-	29 746
	housing cooperative	451 217	-	-	-	118 391	304 117	3 033	25 676
	other legal person	107 068	-	-	-	89 677	-	2 943	14 448
	co-ownership owners of dwelling	908 997	61 344	665 155	-	118 609	-	9 632	54 257
	combination of owners	259 746	950	124 555	-	33 397	81 483	2 798	16 563
	undetermined	110 525	91	34 366	-	34 007	1	1 754	40 306

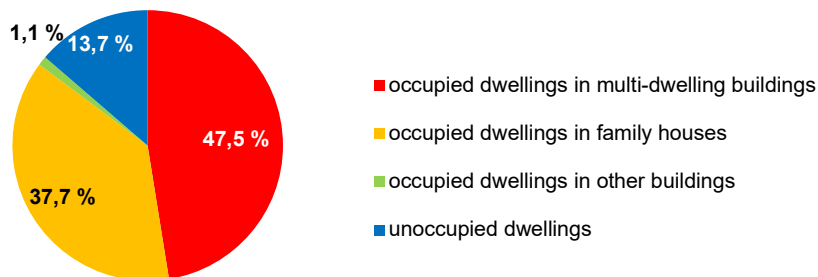
Source: Czech Statistical Office, final results of the 2011 census.

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



Source: Czech Statistical Office, calculations by the MRD.

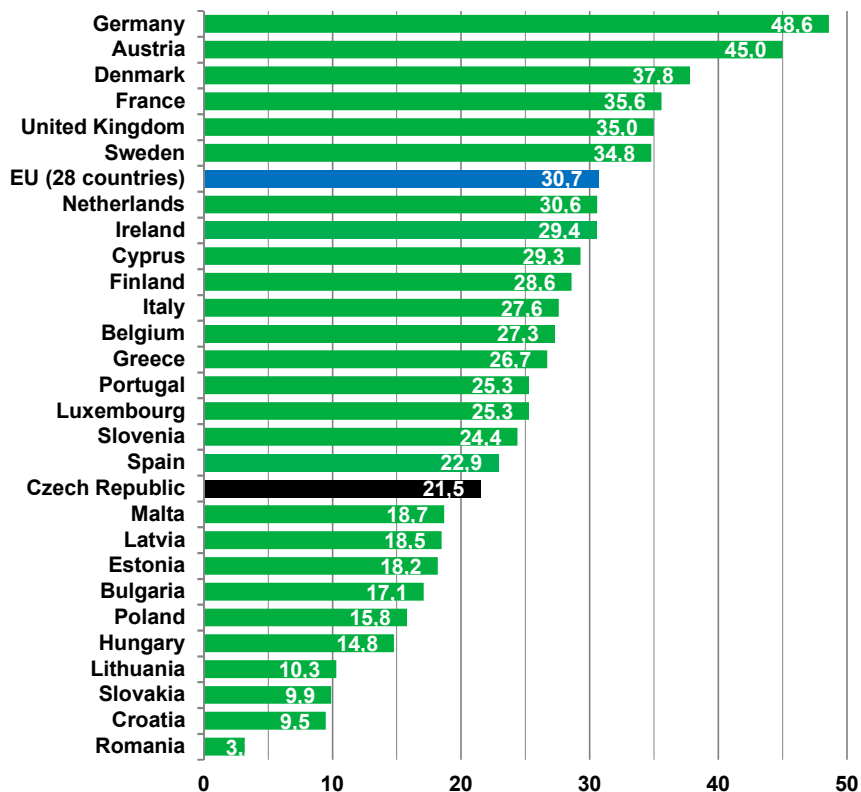
## Dwellings by occupancy, occupied dwellings by type of house in the CR in total



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) 2017.

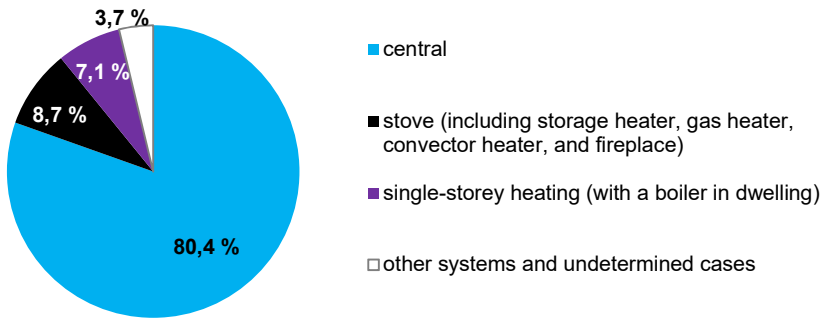
### Occupied dwellings by number of persons in the dwelling and number of habitable rooms

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 <sup>2</sup> 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

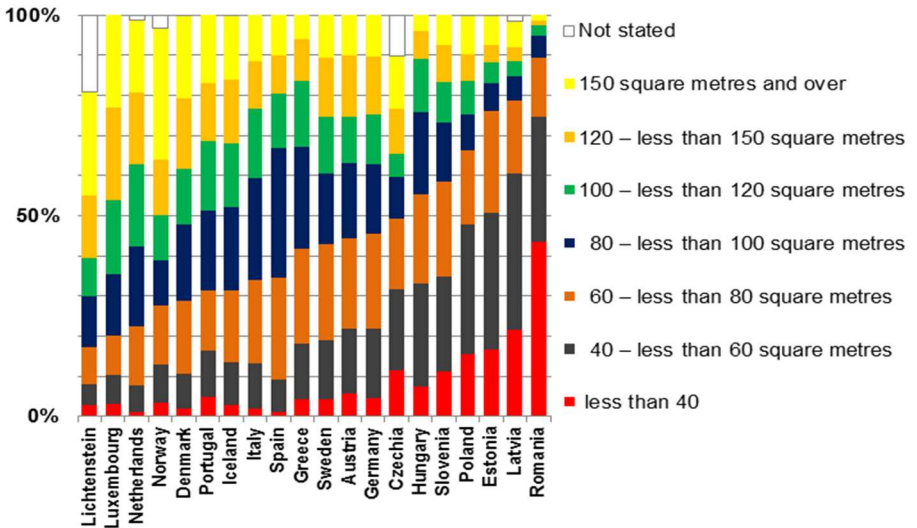
Source: Czech Statistical Office, final results of the 2011 census.

### Occupied dwellings by heating system



Source: Czech Statistical Office, calculations by the MRD.

### Comparison of the composition of dwellings (shares of dwelling numbers in %) of some European countries according to the size of the using area of dwellings (m<sup>2</sup>) in 2011



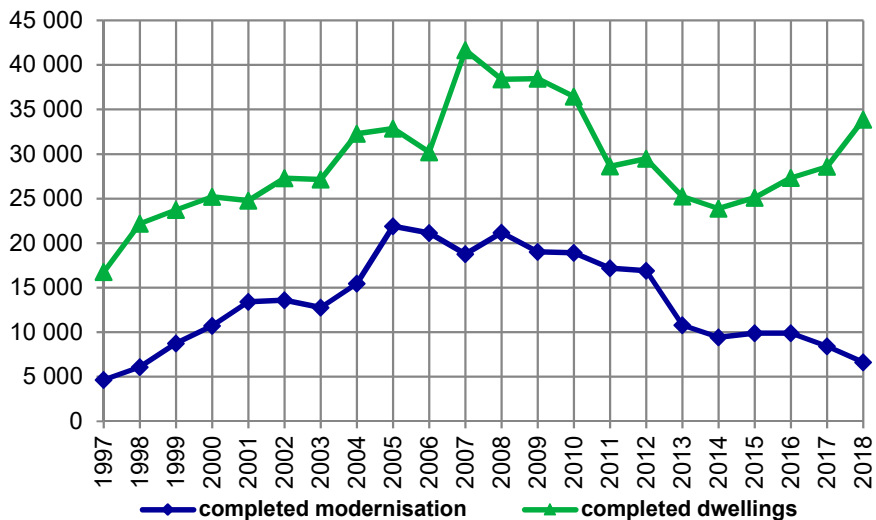
Source: Eurostat.

Countries ascending sorted according to the proportion of flats up to 80 in square metres.



## 2 Housing construction

**Trends in housing completion and modernisation in the Czech Republic between 1997 – 2018 (number of dwellings)**



Source: Czech Statistical Office.

## Trends in housing construction in the Czech Republic: 1971–2018

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
dwelling 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	51 973
dwelling 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	47 080
	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
dwelling started	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	28 983	33 606
dwelling completed	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	24 758	27 291
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
dwelling started	36 496	39 037	40 381	43 747	43 796	43 531	37 319	28 135	27 535	23 853	22 108	24 351	26 378	27 224	31 521	33 121
dwelling completed	27 127	32 268	32 863	30 190	41 649	38 380	38 473	36 442	28 630	29 467	25 238	23 954	25 094	27 322	28 569	33 868

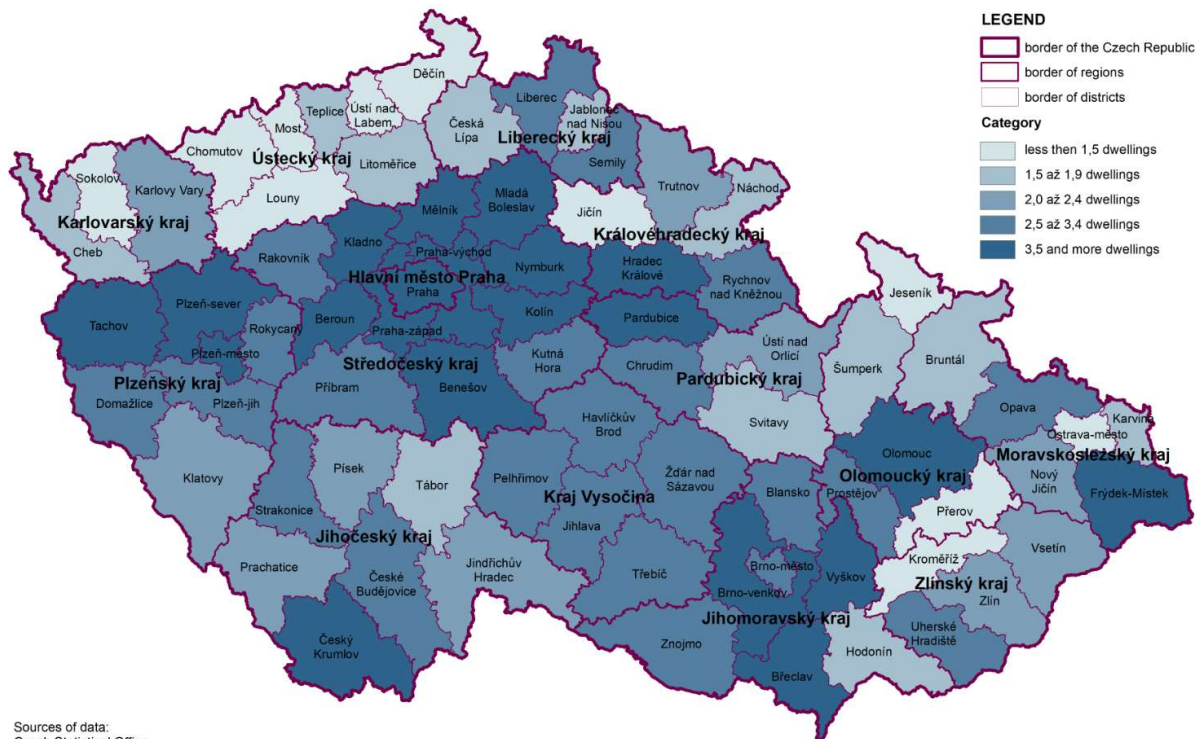
Source: Czech Statistical Office.

## Housing construction in the Czech Republic

Rok	Dokončené byty										
	Celkem	v tom podle formy výstavby				celkem na 1 000 obyvatel	Podíl bytů podle formy výstavby v %				Obytná plocha 1 dokonč. bytu v m <sup>2</sup>
		družstevní	kommunální (obecní)	individuální	ostatní		družstevní	kommunální (obecní)	individuální	ostatní	
2001	24 758	916	6 292	14 509	3 041	2,42	3,7	25,4	58,6	12,3	70,1
2002	27 291	1 528	7 019	15 611	3 133	2,68	5,6	25,7	57,2	11,5	68,5
2003	27 127	1 456	6 781	14 663	4 227	2,66	5,4	25,0	54,1	15,6	69,2
2004	32 268	1 739	6 538	16 867	7 124	3,16	5,4	20,3	52,3	22,1	68,5
2005	32 863	1 123	4 860	17 022	9 858	3,21	3,4	14,8	51,8	30,0	70,3
2006	30 190	476	4 470	15 368	9 876	2,94	1,6	14,8	50,9	32,7	71,8
2007	41 649	952	3 904	18 416	18 377	4,03	2,3	9,4	44,2	44,1	70,4
2008	38 380	689	1 852	20 812	15 027	3,68	1,8	4,8	54,2	39,2	76,0
2009	38 473	850	757	20 675	16 191	3,67	2,2	2,0	53,7	42,1	74,2
2010	36 442	873	850	21 848	12 871	3,46	2,4	2,3	60,0	35,3	76,8
2011	28 630	268	603	19 358	8 401	2,73	0,9	2,1	67,6	29,3	78,2
2012	29 467	298	1 073	19 621	8 475	2,80	1,0	3,6	66,6	28,8	76,3
2013	25 238	230	325	16 937	7 746	2,40	0,9	1,3	67,1	30,7	77,3
2014	23 954	566	363	15 606	7 419	2,28	2,4	1,5	65,1	31,0	75,3
2015	25 095	139	408	15 135	9 413	2,28	0,6	1,6	60,3	37,5	74,7
2016	27 322	236	230	15 680	11 176	2,59	0,9	0,8	57,4	40,9	72,8
2017	28 569	274	343	16 066	11 886	2,70	1,0	1,2	56,2	41,6	72,9
2018	33 868	.	.	.	.	.	.	.	.	.	.

Source: Czech Statistical Office.

## Number of completed dwellings in 2018 per 1000 inhabitants (by districts)



Sources of data:  
 Czech Statistical Office  
 Map reference – Arc CR 500, 3.3,  
 files of administrative and cadaster borders 2016

Department of Housing Policy, Ministry of Regional Development of the Czech Republic  
 Prague, June 2019



### 3 Expenditures, prices, affordability of housing

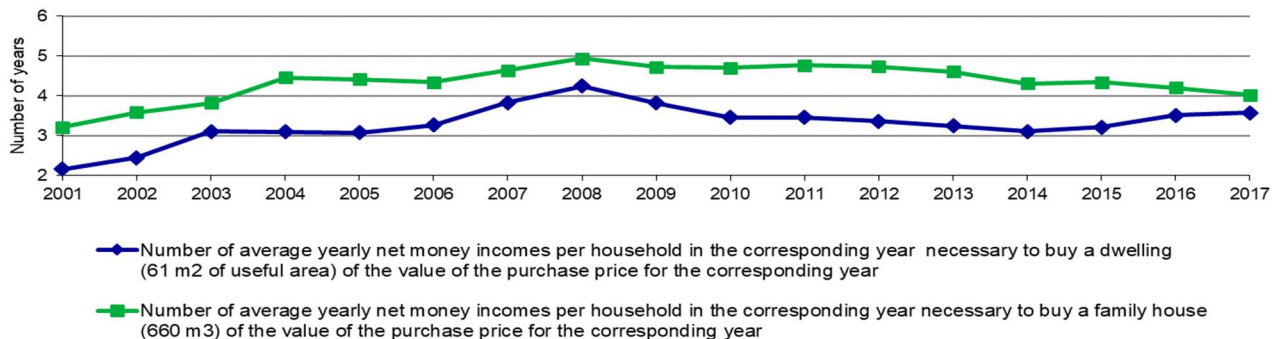
#### Consumer price index - housing, December 2018

	representative number		representative name	In December 2018 to average of 2015	In December 2018 to December 2017	Inflation rate (relation of average of indices per 2018 and average of indices per 2017)
	old	new				
	0	E00	<b>TOTAL</b>	<b>106,0</b>	<b>102,0</b>	<b>102,1</b>
	04	E04	<b>HOUSING, WATER, ENERGY, FUEL</b>	<b>107,2</b>	<b>104,0</b>	<b>103,0</b>
	04.1	E04.1	<b>Actual rentals for housing*</b>	<b>107,8</b>	<b>103,3</b>	<b>103,0</b>
	in which	E04.110	RENTAL PAYMENTS FOR FIRST (MAIN) RESIDENCE *	107,8	103,3	103,0
	04.2	E04.2	<b>Imputed rentals for housing (cost of owner-occupied housing)</b>	<b>113,5</b>	<b>105,8</b>	<b>104,3</b>
	in which	E04.210	IMPUTED RENTAL OWNERS - OCCUPIERS TENANTS (COSTS OF OWN LIVING)	113,5	105,8	104,3
	04.3	E04.3	<b>Maintenance and repair of the dwelling</b>	<b>108,2</b>	<b>104,2</b>	<b>103,7</b>
	in which	E04.310	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	100,8	101,5	100,6
		E04.32	Services for routine maintenance and minor repairs of the apartment	115,6	106,6	106,2
	04.4	E04.4	<b>Other housing-related services</b>	<b>103,8</b>	<b>100,9</b>	<b>100,8</b>
of which in which		E04.410	WATER SUPPLY	104,6	101,8	101,8
		E04.420	COLLECTION OF SOLID WASTE	98,9	98,0	98,0
		E04.430	SEWERAGE COLLECTION	107,1	101,3	101,3
		E04.441	MAINTENANCE FEES FOR MULTIPLE USERS	102,7	101,7	101,5
	04.5	E04.5	<b>Electricity and heat, gas and other fuels</b>	<b>101,8</b>	<b>102,9</b>	<b>102,1</b>
in which		E04.510	ELECTRICITY	107,2	105,6	104,3
		E04.521	NATURAL GAS AND LIGHT GAS	92,2	99,8	99,2
		E04.522	CYLINDERS (liquefied hydrocarbons, butane, propane)	99,2	101,0	99,9
		E04.530	LIQUID FUELS	98,0	101,0	99,6
		E04.54	Solid fuels	111,4	101,3	103,8
	04.551	E04.550	HOT AND HOT WATER	100,2	101,0	99,9

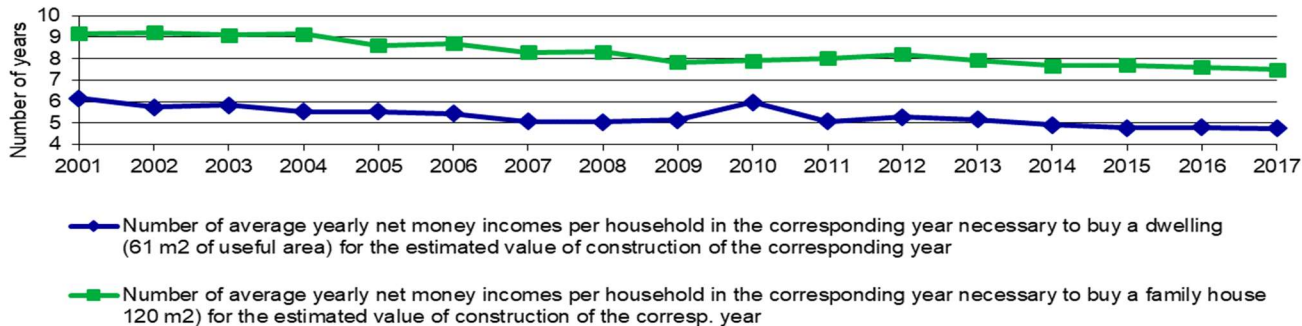
Source: Czech Statistical Office.

\* The representative newly includes, in addition to the rent paid in rental flats, also rent paid in cooperative flats.

## Affordability of existing housing per average household (from purchase prices)



## Affordability of new housing per average household (from purchase prices)



Source: Czech Statistical Office, calculations by the MRD.

## Household final consumption expenditure on housing (domestic concept) to household final consumption in 2016, 2017 and 2018, current prices (CZK million)

data for the Czech Republic

	2016	2017	2018
<b>Housing, water, electricity, gas and other fuels</b>	<b>589 316</b>	<b>622 298</b>	<b>650 965</b>
<b>of which expenses on:</b>			
Actual rentals for housing	64 627	73 456	79 692
Imputed rentals for housing	305 939	324 271	345 372
Maintenance and repair of the dwelling	17 380	19 688	21 840
Water supply and miscellaneous services relating to the dwelling	35 796	37 268	39 235
Electricity, gas and other fuels	165 574	167 615	164 826
<b>TOTAL</b>	<b>2 296 450</b>	<b>2 448 401</b>	<b>2 579 974</b>
Share of housing expenses from total households expenses (%)	25,6	25,4	25,2
Actual individual consumption	2 727 789	2 908 814	3 094 001
<b>Share of housing expenses on actual individual consumption (%)</b>	<b>21,6</b>	<b>21,4</b>	<b>21,0</b>

Source: Czech Statistical Office, (last update 7. 8. 2019).

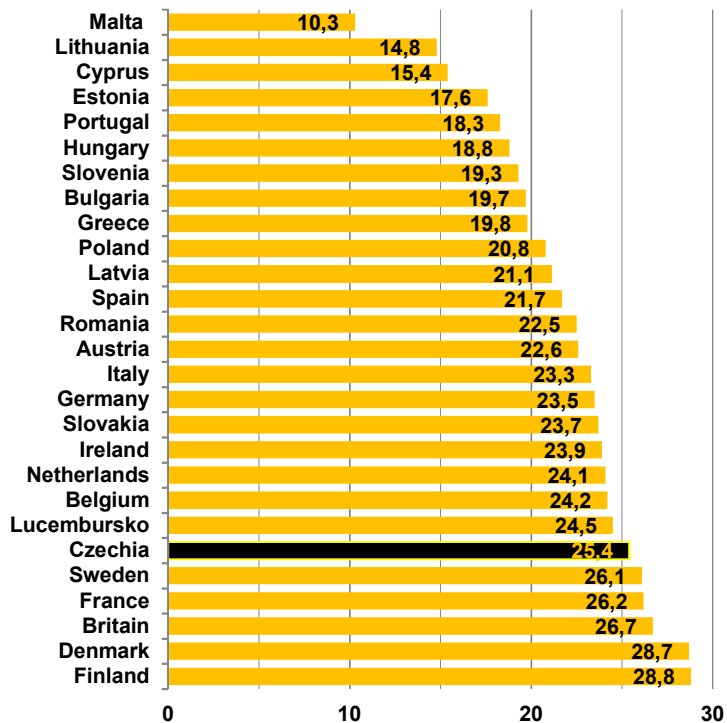
## Housing costs in 2018 – households (CZK)

	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	
<b>Number of household absol.</b>	4 394 869	625 558	637 346	654 140	666 264	381 282	178 031	450 915	510 275	104 778	186 280
<b>Housing costs:</b> in CZK per household and month, total	5 706	5 356,8	4 357,4	6 163,5	5 207,2	6 117,8	6 994,0	6 495,3	6 043,6	6 482,5	6 325,2
as percentage of net financial household income	15,9	24,1	29,9	15,1	18,3	10,6	27,1	14,8	11,9	12,8	10,4

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2018.



### Housing consumption as share of total household consumption in 2017 current prices (%)



Source: Eurostat.

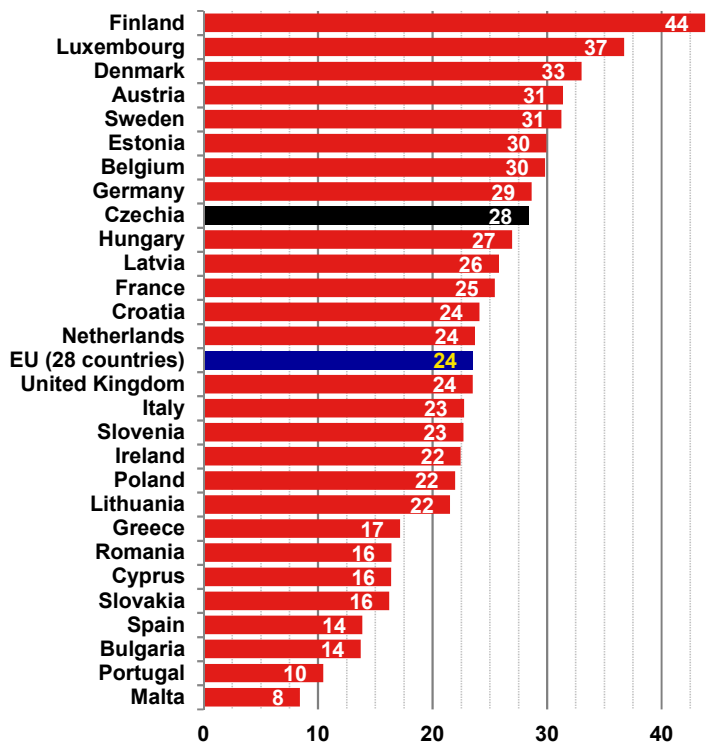
## Household costs of energy in the Czech Republic (%)

	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	5 706	5 357	4 357	6 163	5 207	6 118	6 994	6 495	6 044	6 483	6 325	
The proportion of household costs spent on electricity, gas, hot water, heat energy, solid and liquid fuels	in terms of net money income	9,3	12,5	17,3	8,5	11,6	7,2	13,4	8,0	7,1	7,6	7,2
	in terms of total housing costs	58,4	51,9	57,8	56,1	63,1	67,7	49,5	54,4	59,7	59,4	69,3

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2018 – calculations by the MRD.



### Final energy consumption by the households of the EU countries per inhabitant according to the Eurostat methodology in 2017 in gigajoules (GJ)



Source: Eurostat, (last update 23. 4. 2019 – energy, 6. 6. 2019 – population), data processing 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	
2018	1 245 855	1 131 427	84 827	29 602	49 660

[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
2018	2,92	2,79	3,57

Source: Czech National Bank.

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

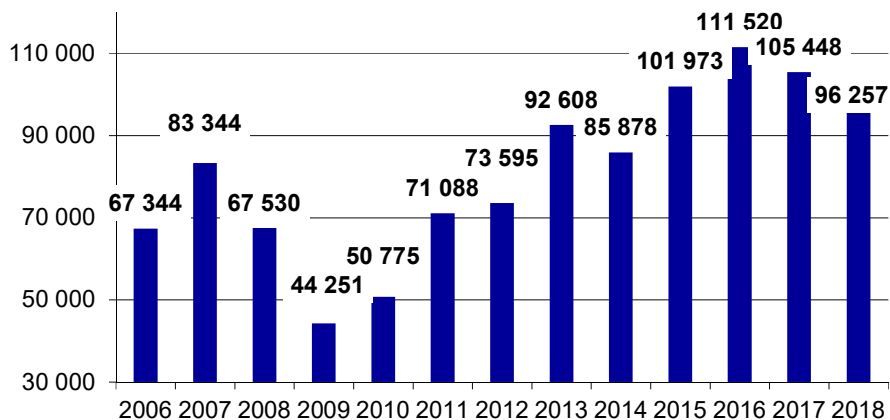
	Non-performing ratio for loans provided to inhabitants (%)				Non performing ratio for loans provided to other households – SVJ
	for housing	of which			
		mortgage loans	building savings	other loans	
2007	1,54	1,27	1,68	4,07	
2018	1,53	1,15	5,21	5,67	0,1

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

**Mortgage loans newly provided to citizens by nine banks, reporting their results to MRD, covering most of the market in individual years 2005-2018, number (pcs)**



Source: Mortgage banks.



## Chapter II Housing support

### 1 Housing policy

Housing  
Policy  
Concept of  
the Czech  
Republic  
till 2020

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

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

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

Social  
housing

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

This area has also been a focus of housing policy instruments in the past. From 1998 to 2018, with State investment support, some **22,827** housing units were earmarked for the target group of variously defined households with social handicaps or for seniors and persons with disabilities.

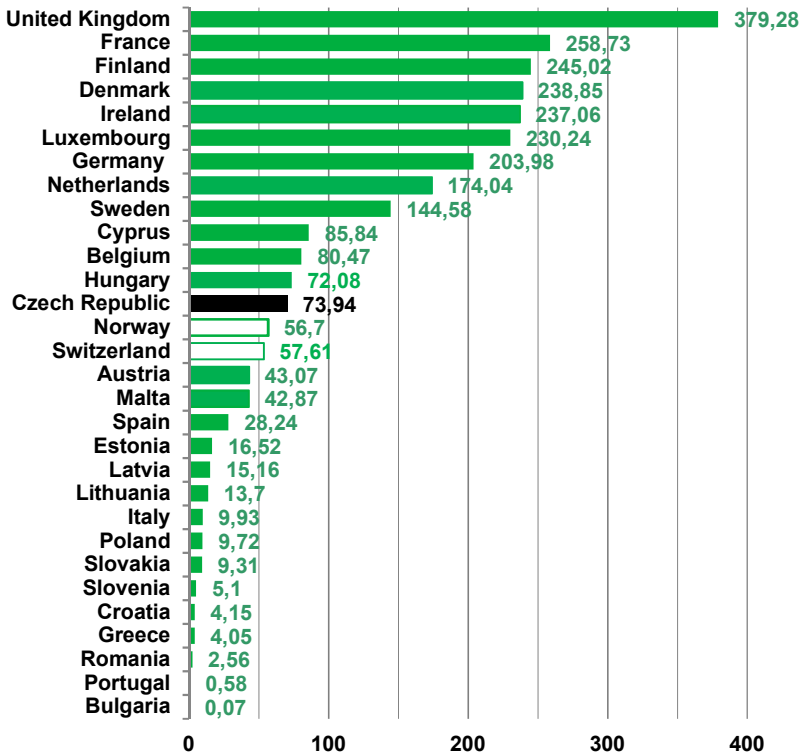


### State expenditure on housing (CZK mil.)

	2018	2019
	reality	budget
MRD - total (construction, regeneration, subsidies for mortgage loans)	321,40	670,20
SHDF - total (construction, modernization, repairing)	1100,62	2271,00
MF - total (building savings + material damage to banks)	3997,20	4080,37
MLSA - total (housing benefits)	9900,98	11925,00
MI - total (Ensuring integration asylum seekers)	1,58	1,50
ME - State Environmental Fund - total (increasing the energy efficiency of residential buildings)	1627,65	1712,17
<b>MRD + SHDF + MF + MLSA + MI + ME</b>	<b>16 949,43</b>	<b>20 660,24</b>

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 2016 (in Purchasing Power Standards)



Source: Eurostat.



## 2 Support by the Ministry of Regional Development (realised in 2019)

Housing  
apartments  
without  
barriers  
(MRD)

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

Support for  
the  
construction  
of supported  
housing  
(MRD)

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

The programme has three grant titles:

1. Carer-home for persons with low incomes who have special housing needs for reasons of health or due to advanced age or health condition. 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 flats for low-income persons who, despite all existing social and housing policy instruments, do not have access to housing and are capable of living independently, in particular in terms of meeting their rental obligations. The aim is to ensure access of people from the target group 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.

### **3 Support by the State Housing Development Fund (realised in 2019)**

Panel 2013+  
Dwelling stock  
revitalization  
programme  
(SHDF)

PANEL 2013+ offers low-interest loans for repairs and modernization of apartment buildings with an emphasis on the complexity of repairs so that the owners spend their money efficiently. It is designed for all owners of apartment buildings, regardless of construction technology (panel, brick). It is governed by Government Decree No. 468/2012 Coll. It is intended to enable home and apartment owners to repair and upgrade to extend their lifespan, improve quality and reduce the energy consumption of apartment buildings. The program can be used by cooperatives, owners' associations, natural and legal persons as well as towns and municipalities owning an apartment building. The amount of the loan is up to 90% of eligible expenditure, subject to the de minimis limit; in the case of a notified scheme (ie without a de minimis limit) up to 75% of the eligible expenditure. The interest rate is in the amount of the basic EU reference rate for the Czech Republic and is fixed for the entire loan repayment period, which is a maximum of 30 years.

Youth Program  
Youth Loan for  
Acquisition or  
Modernization of  
Housing (SHDF)

It is a loan program opened on the basis of Government Regulation No. 136/2018 Coll. It is intended for the acquisition or modernization of a dwelling for persons who are married or registered partnerships in which at least one of the spouses or registered partners has not attained the age of 36 at the time of the loan application or of persons under 36 take care of a child under 15 years of age. The applicant for a loan for the acquisition of a dwelling may not own or co-own the dwelling or be a member of a cooperative and a tenant of a cooperative apartment. The applicant for a modernization loan must own the property he wants to modernize. The loan for modernization is in the range of CZK 30,000 to CZK 300,000 with a ten-year maturity. It is possible to provide a loan of up to 80% of the property price for the acquisition of housing, up to CZK 2,000,000 for a family house and CZK 1,200,000 with a maturity of 20 years. The interest



rate is fixed for 5 years and is equal to the EU base reference rate for the Czech Republic, but it must not fall below 1% p.a. For housing loans, a subsidy of CZK 30,000 is provided for the birth or adoption of a child during the term of the loan contract.

Element  
programme  
Reconstruction  
of dwellings  
after natural  
disasters  
(SHDF)

The Elemental Program is intended for the repair of dwellings affected by a natural disaster if, in accordance with the Crisis Act, a state of emergency or a third degree of flood activity has been declared under the Water Act. It concentrates support, clarifies the legislation of subsequent assistance in one document. It updates the conditions for obtaining a loan for repairs and construction of flats, increases the existing limits for a loan for repairs, construction and acquisition of flats and motivates owners to housing insurance by supporting loans for repairing construction or acquisition of dwellings dwelling repair).

The loan may be granted to a person who owns or co-owns a dwelling, as well as to a community of unit owners. The construction or acquisition loan may be granted only to a natural person. In the case of a repair loan, the person applying for it must have resided in the damaged dwelling at the time of the natural disaster, and the repair must be completed within three years of the conclusion of the credit agreement in the case of construction and acquisition loans, it must be carried out outside the flood plain, at the time of the natural disaster, the owner, his spouse, registered partner or a relative in direct line with the owner lived in the extinct dwelling and the inspection must take place within three years of the loan agreement. In the case of a construction loan, the loan amount is a maximum of CZK 2,500,000 per dwelling; the amount of a loan for the acquisition of a dwelling is a maximum of CZK 1,500,000 per dwelling.

Apartement buildings Program (SHDF)

It is governed by Government Decree No. 284/2011 Coll., As last amended by Government Decree No. 78/2016. It aims to build or modify rental houses and flats for defined groups of the population - seniors (65+), people with health or income earnings, persons who were deprived of housing by natural disaster, or for adults under 30 years of age.

Applicants may be municipalities, legal and natural persons whose sole ownership is the land on which the construction will be carried out, or whose sole ownership is the building or flat where the construction or construction work will be carried out. The loan can be used for new buildings, extensions, extensions and construction work if rental flats are created.

The loan may be granted up to 90% of eligible expenditure, which may include part of the cost of the land, but may not exceed 10% of the eligible expenditure. The maturity of the loan (interest rate at least equal to the EU base reference rate for the Czech Republic, while respecting the de minimis limit) is 30 years from the date of completion of construction.

Construction for municipalities Program for the acquisition of social and affordable apartment and social, mixed and affordable houses (SHDF)

The subsidy and loan program for the acquisition of social and affordable flats and social, mixed and accessible houses is opened on the basis of Government Decree No. 112/2019 Coll. Eligible applicants are municipalities, voluntary unions of municipalities, the borough of the capital city of Prague (if authorized), the district or the borough of territorially structured statutory towns (if authorized).

From the subsidy it is possible to buy a social house, part of a mixed house (corresponding to the ratio of the floor area of social flats to the floor area of all flats in the house), a social flat. The subsidy may be granted up to the total eligible costs of the investment project, but up to the amount determined as the product of the total number of m<sup>2</sup> of floor space of social flats and the average construction costs per 1 m<sup>2</sup> of floor area of the flat. Social dwellings are designed for eligible households with low



income and poor housing.

Apartment  
buildings  
Program  
(SHDF)

The loan can be used for the acquisition of an available house or part of a mixed house and is provided up to the total eligible costs of the investment project, the maximum amount of the loan determined according to the support variant. The interest rate is equal to the basic EU reference rate for the Czech Republic reduced by 0.5%, but at least 1% per year, and is fixed for the entire loan repayment period, which is up to 30 years after completion of construction.

Subsidies for regeneration of existing housing estates are provided to municipalities in whose territory the housing estates are located. This non-refundable special-purpose subsidy is intended primarily for the construction of transport and technical infrastructure (parking places), pedestrian roads, public areas and cycle paths, building noise barriers, parking and parking spaces, adjustment of public areas including rehabilitation and completion of fire intervention areas, public areas greenery associated with the planting of mature trees and grassing of areas, reconstruction of existing and establishment of new playgrounds with sandpits, climbing frames and park rest areas and benches, modifications and construction of public recreational areas.

## Support by purpose

list of investment aid			investment aid intended for:					
			construction of housing	purchase of dwelling	repairs and reconstruction	increasing the energy efficiency of apartment buildings	improving the environment of panel housing estates	
MRD	Programme Housing support	Housing apartments without barriers			●			
		Support for the construction of supported housing	PCB Carer-home	●	●	●		
			KoDuS Senior Community Home	●	●	●		
SHDF	Panel 2013+ Dwelling stock revitalization programme				●	●		
	Programs for young people	Programme 600 Loans for young people for housing purchase acquisition (till 15.8.18)	●	●				
		Programme 150 Loans for young people for housing quality improvement (till 15.8.18)	●	●				
	Program for the purchase or modernization of dwellings for young people (since 15.8.18)		●	●	●			
	Element programme Reconstruction of dwellings after natural disasters		●	●	●			
	Program Construction for municipalities		●		●			
	Development programme Rental housing		●		●			
Program Regeneration of housing estates (for the regeneration of public areas in the housing estates)						●		

Source: MRD and SHDF.

## Support by recipient

list of investment aid			investment aid intended to:					
			person / household (acquiring own housing)	association of owners of individual dwellings / housing co-operative	entrepreneur renting dwellings	municipality	non-governmental organization	
MRD	Programme Housing support	Housing appartments without barriers		●				
		Support for the construction of supported housing	PCB Carer-home			●	●	●
			KoDuS Senior Community Home			●	●	●
SHDF	Panel 2013+ Dwelling stock revitalization programme			●	●	●	●	
	Programs for young people	Programme 600 Loans for young people for housing purchase acquisition (till 15.8.18)	●					
		Programme 150 Loans for young people for housing quality improvement (till 15.8.18)	●					
	Program for the purchase or modernization of dwellings for young people (since 15.8.18)		●					
	Element programme Reconstruction of dwellings after natural disasters		●	●	●	●	●	
	Program Construction for municipalities					●		
	Development programme Rental housing				●	●	●	
Program Regeneration of housing estates (for the regeneration of public areas in the housing estates)					●			

Source: MRD and SHDF.



## Links

- [www.mmr.cz](http://www.mmr.cz)
- [www.sfrb.cz](http://www.sfrb.cz)
- Publication „Selected Data on Housing 2018 (June 2019)“, see [www.mmr.cz](http://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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