

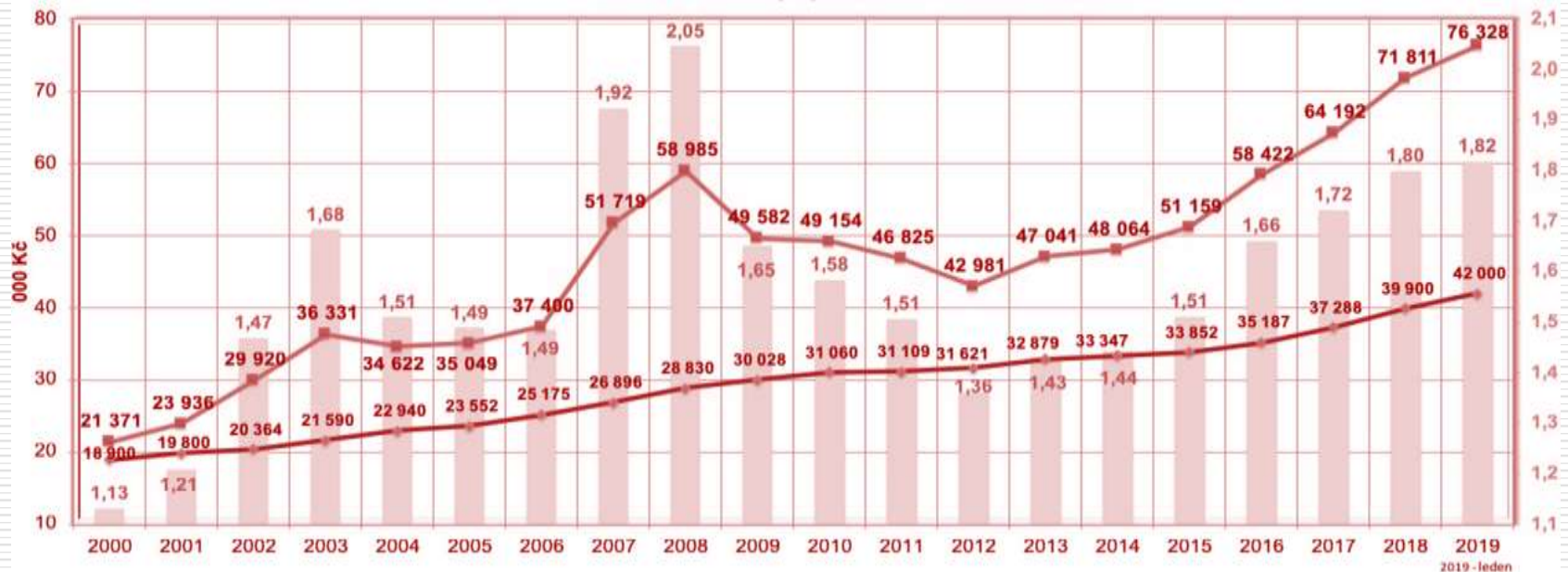
socio-economic context of

housing affordability

petr štěpánek

paradox of prosperity

- housing costs grow more than income (GDP)
- generational, regional and political decohesion
- disintegration of spatial and spatial planning
- sustainability deficit
- competitiveness deficit



residential housing market

- (inelastic market
- many market failures
- global influences and local specifics
- public interest
- state demands generated its responsibility
- **mandatory social necessity vs. market product**



finding the solution

experiments, mistakes, successes, lessons

- examples from abroad
- regulation
- stakeholders cohesion
- financial instruments)
- different EU housing policies
- bureaucracy vs. market
- historical, climatic etc. effects on the value system



research

- holistic cooperative strategies
- new forms of housing business
- cooperation of all stakeholders
- strategic planning
- defining public interest and priorities





**thanks
for your attention**

petr.stepanek@cvut.cz

