University of Hradec Králové

Philosophical Faculty

Bachelor Thesis

2024

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University of Hradec Králové

Philosophical Faculty

Department of Sociology

Housing Affordability in International Comparison of Cities Regensburg and Hradec Králové

Bachelor Thesis

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Filed of Study: B0314A250008 Sociology

Study format: full-time

Supervisor: doc. PhDr. Josef Bernard, Ph.D.

Hradec Králové, 2024

Univerzita Hradec Králové
Filozofická fakulta

Zadání bakalářské práce

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Studium: F21BP0110

Studijní program: B0314A250008 Sociologie

Studijní obor:

Název bakalářské práce: **Dostupnost bydlení v mezinárodním srovnání měst Regensburg a Hradec Králové**

Název bakalářské práce AJ: Housing Affordability in International Comparison of Cities Regensburg and Hradec Králové

Cíl, metody, literatura, předpoklady:

This Bachelor's thesis addresses the topic of affordable housing in comparison of the cities of Regensburg and Hradec Králové. In the context of the chosen topic, the theoretical part describes the development of housing affordability of the federal state of Bavaria and the Czech Republic. It will also briefly summarize the current factors affecting affordable housing. The Empirical part will include several interviews with housing actors such as city hall representatives or developers, if it turns out however, that the quantitative method would be more suitable, a survey with city inhabitants will be conducted instead.

Zarecor, Kimberly Elman. *Manufacturing a socialist modernity: housing in Czechoslovakia, 1945-1960.* University of Pittsburgh Press, 2011.

Hegedus, Jozsef, Ivan Tosics, and Bengt Turner, eds. *The reform of housing in Eastern Europe and the Soviet Union.* Routledge, 2005.

Anacker, Katrin B. "Introduction: Housing affordability and affordable housing." *International Journal of Housing Policy* 19.1 (2019): 1-16.

Bieri, David S. "Housing affordability." *Michalos, Alex C.(Ed.)* (2013).

Bentzien, Verena, Nico Rottke, and Joachim Zietz. "Affordability and Germany's low homeownership rate." *International Journal of Housing Markets and Analysis* 5.3 (2012): 289-312.

Zadávající pracoviště: Katedra sociologie,
Filozofická fakulta

Vedoucí práce: doc. PhDr. Josef Bernard, Ph.D.

Datum zadání závěrečné práce: 31.10.2023

Declaration

I declare that I have done this bachelor's thesis independently under the supervision of the supervisor of the bachelor's thesis and have listed all sources and literature used.

In Hradec Králové, on . . . .

Signature

Annotation

POTOČEK David Marek. *Housing Affordability in International Comparison of Cities Regensburg and Hradec Králové.* Philosophical Faculty. University of Hradec Králové. 2024. 65 pp. Bachelor Thesis.

This bachelor's thesis addresses the topic of housing affordability in the cities of Regensburg and Hradec Králové and the regions of the Free State of Bavaria and the Czech Republic in their mutual comparison. In the context of the chosen topic, the theoretical part describes their historical housing development and includes a brief theoretical basement. The empirical parts consist of 3 layers focusing separately on both cities and their regions; statistical and demographical research, the economic analysis, and finally, the analysis of conducted qualitative interviews with the representatives of both cities. Both sides are continuously compared within all empirical chapters and the conclusion summarizes the results.

Key Words: Housing affordability, Regensburg, Hradec Králové, Bavaria, Czech Republic, comparison

Anotace

POTOČEK David Marek. *Dostupnost bydlení v mezinárodním srovnání měst Regensburg a Hradec Králové.* Filozofická fakulta. Univerzita Hradec Králové. 2024. 65 s. Bakalářská práce.

Tato bakalářská práce se zabývá tématem dostupnosti bydlení ve městech Regensburg a Hradec Králové a regionech Svobodného státu Bavorsko a České republiky v jejich vzájemném srovnání. V kontextu zvoleného tématu teoretická část popisuje jejich historický vývoj bydlení a zahrnuje stručný teoretický základ. Empirická část se skládá ze tří vrstev zaměřených odděleně na obě města a jejich regiony: statistický a demografický výzkum, ekonomická analýza a nakonec analýza provedených kvalitativních rozhovorů se zástupci obou měst. Obě strany jsou průběžně srovnávány ve všech empirických kapitolách a závěr shrnuje výsledky.

Klíčová slova: dostupnost bydlení, Regensburg, Hradec Králové, Bavorsko, Česká Republika, porovnání

Anmerkung

POTOČEK David Marek. *Wohnverfügbarkeit im internationalen Vergleich der Städte Regensburg und Hradec Králové.* Philosophische Fakultät. 2024. 65 S. Bachelor Arbeit.

Diese Bachelorarbeit beschäftigt sich mit dem Thema der Wohnverfügbarkeit in den Städten Regensburg und Hradec Králové und Regionen Frestaat Bayern und die Tschechische Republik deren gegenseitigem Verglich. Im Kontext des gewählten Themas beschreibt der theoretische Teil ihre historische Wohnentwicklung und enthält ein kurzes theoretisches Fundament. Die empirischen Teile bestehen aus drei Schichten, die sich jeweils auf beide Städte und ihre Regionen konzentrieren: statistische und demografische Forschung, ökonomische Analyse und schließlich die Analyse durchgeführter qualitativer Interviews mit Vertretern beider Städte. Beide Seiten werden in allen empirischen Kapiteln kontinuierlich verglichen und das Fazit fasst die Ergebnisse zusammen.

Schlüßelworter: Wohnverfügbarkeit, Regensburg, Hradec Králové, Bayern, Die Tschechische Republik, Vergleichung

Acknowledgments

I want to thank my supervisor doc. PhDr. Josef Bernard, Ph.D. for patient and professional management of my effort. My thanks belong also to my family, friends, classmates, and everyone, who supported me along the way.

Table of content:

List of abbreviations

FRG – the Federal Republic of Germany (Bundesrepublik Deutschland)

USSR – Soviet Union

CZ – the Czech Republic (Česká Republika)

CZK – Czech Crown (Česká Koruna)

RG - Regensburg

HK – Hradec Králové

Note

Chat GPT assistance was used for:

- Developing a research question and creating an outline
- Generating literature ideas and getting feedback

+ Translations (Sribbr., n. d.)

AI was not used for writing any part of the text

1. Introduction

From times of the COVID crisis, I hear about increasing prices for energy, about expansive costs of living or housing. The start of the Russian Invasion intercepted the attention of the media and filled the information space, but with the refugee wave streaming into the countries of the European Union, the old topics appeared renewed. And the prices, supposedly postponed for a time being started growing again. Thus, I came to the conclusion, that the topic of housing affordability would be not only personally interesting but also very much useful and needed. On top of that, I have decided to do an international comparison to not work in the vacuum of one country. For this purpose, I decided to use my Erasmus program, which enabled me to spend 11 months in Regensburg, Germany. The topic of housing affordability appears to be the principal topic as the need for a home is ubiquitous for all human beings.

"Everyone has a fundamental human right to housing, which ensures access to a safe, secure, habitable, and affordable home. UN-Habitat places affordability, sustainability and inclusiveness of the housing sector at the core of the urbanization process to ensure access to adequate housing for all. Housing is more than just a roof; it's the opportunity for better lives and a better future." (UN-Habitat., n.d.)

This thesis is deliberately done in a little bit atypical fashion, going from a shorter classical topic theory, through contextual theoretical research of history to an empirical part.

The first mentioned part briefly summarises the classical theory in terms of operationalization and topic overview.

To understand the differences in development, the history from the end of the World War till the recent past will be discussed as the second and third major chapters. These chapters, though longer than necessary for basic understanding provide profound insight into development which proceeded the challenges, we meet today. Secondly, it serves the reader, the same as it served me, as a contextual background for the comprehension of such a complicated topic. The chapter on historical development related to housing topics will be divided into two views, one focuses on Germany or rather the Free State of Bavaria and the other one on the Czech Republic. This section ends with a brief theoretical-based assumption.

The methodology serves as an in-between stop to describe the analysis and other factors of the following empirical part.

In the empirical part, there are 3 layers of research – first, contained in first two chapters focus on the statistics of the population and existing housing stock and also the demographic view, which are crucial for understanding housing needs, demand, and challenges of populations of each of the cities.

A second layer focuses more on the economic perspective – the prices, price development, inflation, and other related topics. This perspective is broader, often showing price movements and the development of whole regions, which influences inner-regional competition. These chapters are accompanied by numerous figures to make it clearer for overview and denser for the scope.

In the last part of the thesis, we will look into a few qualitative interviews with direct representatives of each of the cities.

All chapters of the empirical part include separate chapter comparisons explaining their meaning for answering the research questions. The results and conclusion of the whole work combined are stated by the end.

Research questions for this thesis will be as follows:

1) How does housing affordability differ in Regensburg and Hradec Králové?
2) How do the determinants of affordable housing differ and compare between Regensburg and Hradec Králové?

Bavaria was chosen as the primary target over Germany for being more comparable with the Czech Republic, as the regions are similar in many ways and the comparison seemed more natural and appropriate.

2. Theory

2.1. Topic overview

2.1.1. Housing and dwellings

As mentioned previously, housing is a basic human need or even a right (Gutterman 2023, *UN-Habitat.*, n.d.). Housing is not only a place to stay, live, and rest, but housing serves too as a specific kind of commodity, which is offered and demanded on the market. It can be the subject of speculation, it has a long durability, it is fixed in space and it can have very different characteristics. Because of its high financial costs and different kinds of other expenditures – such as time, or transition costs, it usually holds a great value (Lux 2002b).

2.1.2. housing affordability

Housing is affordable generally speaking, when we can afford a dwelling, and simultaneously also deal with all other necessary expenditures. Since the most important factor is the price, we will check the definition (Anacker 2019).

The most widespread definition of what is “affordable” usually meets the percentage threshold of a household´s income. The number can vary slightly among the authors but tends to be based on/or near 30% (Johnson, 2024; Leonhardt, 2021; Rosenfield, 2017).

To enable affordable housing, there has to be an intersection of housing demand and supply factors, which satisfies both sides. For the side of demand, it depends on household income, accessibility, and cost of housing credit. For the supply side, the factors are the cost of construction, local land-use regulations, and rent controls. The key factor is also the location, which offers different pools of amenities, services, or non-market goods. All these factors deeply influence the quality of life in the given area, which is in return reflected in the prices of housing (Bieri, 2014; Gyourko & Glaeser, 2008). To be more specific, there are indirect aspects such as travel time and price spent with the dwelling further away from the city center, or the workplace (Lux, 2002a).

The issue of affordability meets the law of profit, as the offer in the private sector searches to maximize its profit – the free market is the main determiner of the price, for which the dwellings will be sold (Lux 2002b). Buildings are fixed in space, and cannot be moved, which makes them a specific kind of goods. It also makes moving a very costly enterprise – for time, money, and management. And the transaction costs of moving out are especially high for owner-occupied housing (Lux, 2002a).

2.1.3. Wider understanding

We shall not forget, that even though the price is the main determinant of affordable housing, it is not the only factor – as an example serves the problematic of disadvantaged parties on the market. Marginalized groups, such as the homeless, unemployed, certain minorities or over-indebted can be pushed out of the market offer even if they can potentially afford the housing in terms of price, but can be perceived as too high risk for the private sector (Lux, 2017).

2.1.4. Social Housing

Social housing generally refers to housing, provided to vulnerable or poor citizens under advantageous price conditions, special benefits, or donation systems (Lux, 2017). There are two ways, such support works, first, the rent is directly regulated and is kept under the usual market price, or, second, donations are provided, which help to cover the rent expenses. Social housing serves as one of the methods, for how institutions or the city itself works with unfavorable housing situations. Social housing meets however several defects such as: the price benefits lead to housing overconsumption, lower working mobility of the tenants, or high costs for construction, management, and administration of social housing. Some aspects of social fairness can also lead to issues, especially in their distribution, localisations, and maintenance. (Lux, 2002b).

2.1.5. Tenure Choice

The tenure choice, in other words, the relationship between rental and owner-occupied housing is very important for the functioning of the market. The threshold of 30% mentioned above is relevant only for the rent payments, so-called rental affordability. For ownership, we can use a number of annual gross salaries to purchase an apartment or dwelling. Especially in the broader context of Bavaria (and Germany) and the Czech Republic, we shall not miss the proportional difference between the share of tenants and owners. The “tenure choice” therefore influences the movement in the housing market and potentially different behavior in the dwelling selection, when moving out/in. (Lux and Sunega, 2020; Gibas et al., 2022)

2.1.6. Dealing with housing affordability (macro-wise)

There is a broad body of literature concerning different aspects of housing (un)affordability and how to possibly deal with these challenges. In an article by Anacker Kartin, there are named several reasons, that make solving these challenges difficult; “*First, it is difficult to decrease household expenditures; second, it is difficult to increase household incomes; and third, household expenditures and incomes grow slowly over time.”* (Anacker, 2019, p. 5)

According to the same author, addressing there housing affordability challenges is difficult for at least 3 reasons, which are: *First, it is impractical to regulate inter/intra-state and inter/ intra-city movement; second, it is difficult to reduce building regulations; and third, it is difficult to decrease design, construction, utility, and regulatory fees and developer profits.* (Anacker, 2019, p. 8)

We will get deeper into the prices and related topics in the further parts of this thesis.

2.2. Historical housing development – the Federal State of Bavaria

In the following two chapters, we aim to achieve a semi-deep overview of housing development connected with the chosen topic as contextual knowledge research. We border the examined period by the end of World War II. Secondly, we will focus on the regions of today's Czech Republic (within Czechoslovakia) and Bavaria (within FRG), if applicable.

2.2.1. The Afterwar Period and the American Occupation (1945 – 49)

The Second World War ended for Nazi Germany as an utter catastrophe. Roughly half of the housing stock was severely damaged or destroyed (Reisenbichler, 2016), the population was broken, the economy destroyed and the whole nation faced imminent shortages of supplies. Damage to the architecture and buildings was so decisive, especially in the urban areas, that the general housing or shelter urgency was bested only by the need for food (Wertheimer 1958). Besides, the construction of housing was during the war insufficient as emergency shelters took priority (Schulz, 1994, 37 - 38).

"The allies of the three western occupation zones (US, British and French) counted 13.7 million households and 8.2 million existing housing units, which resulted in a shortfall of 5.5 million housing units." (Egner, 2011, p. 1)

"*The number of dwellings in West Germany fell 4.3 million short of the estimated housing requirements in mid-1945.*" (Vonyó, 2018, page 57)

For Bavaria, the war ended on the 6th Mai 1945. There was also a deep shortage of resources of all sorts with housing crises among those on the top. The proportion of destroyed apartments in Bavaria accounted for 13.5%, the highest in Würzburg at 71.6%, and in Munich at 33.2%. According to Schulz (1994, page 349), the percentage of destroyed Bavarian homes was 12.5%. The situation was further worsened by a high number of accommodation requests for the military, refugees, and displaced persons (Schmidt, 2003, pages 642 – 645; Statistiche Bibliothek, 1946). Just the number of expelled Sudeten Germans, who went to western zones of Germany reached almost 2 million people. (Kotzian, 1960, as cited in Merton, 2012, p. 170).

The population in Bavaria increased by one million to the previous pre-war number because of refugees amounting to 1.65 million people (18.4 % of the whole Bavarian population) in 1947. More than 871,000 people in the Free State were from Czechoslovakia (Statistiche Bibliothek, 1948, pages 26 – 27). Those people naturally left their homes with very little personal property. Most of them went to less industrialized rural areas, as they were rather spared of war destruction, and there was temporarily enough food and shelter, even though not enough work in the long run (Schulz, 1994). They also helped in leveling up the rural-urban proportions of the population (Schmidt, 2003). Additionally, there was a gender disproportion - for the whole of Bavaria roughly 5 Million women to 4 Million men in 1947 (Statistiche Bibliothek, 1948, p. 13). An age proportion heavily in favor of the younger generations among the refugees (one in two refugees was 25 years old or younger) with a small minority of elderly, which made them an important labor force in the coming decades (Heidemeyer, 1994, as cited in Támas, 2018, p. 33).

The Bavarian region became part of a sector occupied by the United States. There was no German central planning until a government had been formed and American strategy within Germany dealt mainly with military and political rehabilitation. The economic and housing rehabilitation was left to the Germans, because, according to the directive JCS 1067, the American forces shouldn´t participate in the economic strengthening of Germany. Therefore the practical support to alleviate the housing crises was very limited and potential programs to improve the standard of living would get into conflict with these guidelines (Diefendorf et al., 1993; Támas, 2018).

"The dire housing conditions were a constant source of human misery and social conflict and an impediment to economic reconstruction." (Vonyó, 2018, page 34)

2.2.2. Economic miracle in 50s and 60s

A recovery and great growth phase, starting after the foundation of FRG in 1949 till approximately the Oil crises in 1973 is called an economic miracle. There are several reasons, that likely played a crucial role in this process of an astonishing growth rate. One of the keys was probably the successful currency reform in 1948, exchanging the old Reichsmark toward the Deutsche Mark at a rate of 10:1 which helped to restart and refresh the economy, backed by the Marshall Plan in the coming years (Deutsche Bundesbank, 2008). FRG was soon integrated into the Western block, which also helped its export boom. The economic recovery was important also for housing-related topics. By the start of 1950, the Federal Housing Ministry still estimated a shortage of 4.8 million apartments (Arndt, 1947, as cited in Schulz, 1994, p. 39). These figures were imprecise though as they didn´t take into account other factors such as damage to buildings or loss of construction activity during the war. We shall also note, that the structure of living changed after the war as many families rather lost individual relatives but they haven´t died entirely. This resulted in a decrease in the size of households – it can be illustrated by the average number of household members, which in the Reich contained 3.27 people, while in 1950 it was only 3.04 (StHb von Deutschland 1928 – 1944, as cited in Schulz, 1994, p. 40).

Therefore, housing received significant attention in the following years. Adenauer in the first government declaration touched on the stress of housing construction through energetical financial support, rent control, and labor market stimulation. A significant policy was the "First Housing Construction Act", which should have provided needed initiative for the state and other housing players. The

Reconstruction Committee of the Bundestag presented a plan for building 250,000 apartments annually with a special preference for social housing. This law was enforced to give protection for tenants until they find a new home. This policy helped to overcome the housing crises after WWII but wasn´t as successful as expected and had to be later adjusted (Schulz 1994).

In the year of 1950, the 371,924 apartments were finished. Interestingly, every second new apartment was gained through some rehabilitation of a previous dwelling, which was damaged. More than two-thirds of them were built in social housing with an average of 50 square meters. The natural need was also the increased influx of resources and money into the construction and building sector either from the public, capital market, or others. A major role was also played by non-profit organizations, which in some periods participated in overall construction with a share of over one-third by the end of the 50s, but going to almost 50% between 1950-52 (Schulz, 1994; Lanzinner, 1996).

One of the most crucial policies appears to be however the law of Equalisation of Burdens. This law aimed to partly financially compensate losses of the refugee and expellee population in the country (who combined made up almost a quarter of the population in Bavaria in 1950; 21.1% + 2.5% [Mahmoud and Sebastian, 2014, as cited in Támas, 2018, p. 35]). Financial compensation included items such as livelihood support, loans for housing and furniture, employment support, and others, including so-called Main Compensation, which started in 1957. The whole project was in essence an incredible transfer of property based on social principles in the whole post-war FRG. Till 1970, it reached 100 billion Marks, of those 13.6 in Bavaria (Lanzinner, 1996).

The First Housing Construction Act met a lot of criticism for its limitations. Wildermuth, a leader of SPD advocated for the abolition of the Housing Control Law. There is a repeating topic of keeping rents low enough for vulnerable tenants burdened by the after-war struggle, but with the risk of keeping them low artificially in the long term, which can negatively influence the market condition. Similarly, the old building needed market rents for maintenance. The higher rents though demanded a higher level of living and higher nominal wages.

Germany was affected by the Korean Crises, which influenced the price of raw materials, the financial behavior of the population, and the Western allies sending more units to Germany, which resulted in a higher burden, increase in mortgages, and financial instability for a short time (Schulz, 1994).

Ongoing with the intensive construction was the dialogue in the political circles. That resulted in the Second Housing Construction Act in 1956, which reacted to inaccuracies made in the first one. After the federal elections in 1957, we can see a novelization in new borders/regulations for reaching social housing and donations for other kinds of housing (such as family houses for larger families). This is derived from different approaches of CDU (focusing on multigenerational houses for larger families) and SPD (focusing on rental and social housing) (Schulz, 1994).

For overview – from 14 % unemployment in 1950, Bavaria unclocked practically full employment in the 1960s. The growth and minimal unemployment made their mark on the increase of wages, but also on the higher demand for housing (Bavaria still missed 440,000 flats for a million people in 1956) (Architekturmuseum, 2018). This need was intensified by the growth of the population – natural of the afterwar Boom generation, but also immigrants, and foreign workers coming on behalf of the Gastarbeit program (Guest Work Program) from southern countries (Turkey, Spain, Greece…) (Graßmann, 2021). All these factors contributed to the sharp growth of GDP in Bavaria and the whole FRG. The Free State experienced a strong, but late industrialization, which changed its historical agricultural tradition (Lanzinner, 1996). That influenced the continuing urbanization, which meant nevertheless also a challenge of emptying the Bavarian countryside - the "Zug zur Stadt" *(train to the city)*. In Nider-Bayern for example, it concerned 20% of the population, 215,000 people between 1950 and 1964 (Architekturmuseum, 2018; Schmidt, 2003, pp. 867 – 868).

Bavaria got significant state grants and subsidies in the period till 1970 (13.6 Mrd, which was a much higher number than the Bavarian revenue for the Federal Fond of 8.4 Mrd.). There were thus a number of supportive programs implemented for housing and related living expenses (1956, 1958, 1961/63…). In total, 2.2 million homes were built in Bavaria between 1948 and 1974, 700,000 of which were publicly funded. One-third of the new buildings were subsidized by the State, of which 35% were new buildings by displaced persons (Architekturmuseum, 2018, p. 23; Lanzinner, 1996, p. 279).

The oil crisis in 1973 put an end to the unstoppable growth of the previous two decades. The state started to promote a strategy of energy saving, which influenced people when building their own homes (Schmidt, 2003). The subsidies were partially reoriented towards owner-occupied housing. The ownership rate was originally very low – In 1950 owned a house or condominium only 24 % of households, in 1957 28.8 %, in 1960 32.3 and in 1987 it reached 39.3 % (Schulz, 1994, p. 343). An important legislative move was the Bavarian State Planning Act (Bayerisches Landesplanungsgesetz) in 1970, followed by other reforms in 1973, which divided Bavaria into 18 regions of territorial planning. Urban Development Promotion Act, which passed in 1971, was another important policy, which set rules for redevelopment measures and their public financing. For renovation of private properties was important Monument Protection Act in 1973.

Moving forward, noteworthy proved the Bavarian Experimental Housing Program, which was implemented in 1982 to improve the image of social rental housing. In Germany, the construction of subsidized housing however kept decreasing during the whole 80s following the trend set from the 60s (in 1979, the number of publicly funded construction was 109,000, shrinking to 74,000 in the 80s) (Egner, 2012). Two years before the Unification, non-funding industry housing was abolished in 1988. Now, let's get to the era of a unified Germany, which influenced Bavaria in several ways.

2.2.3. The German Reunification

The unification of Germany in 1990 brought a new era of changes.

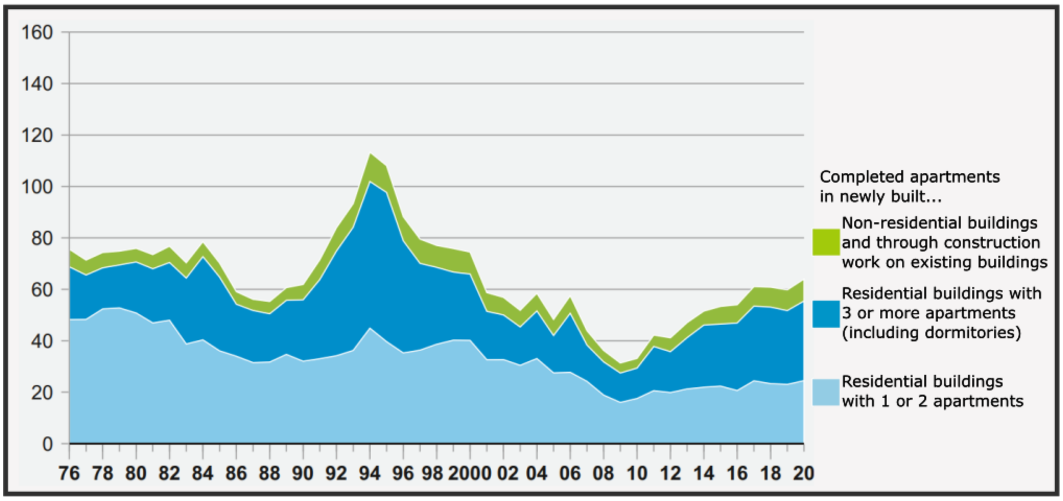
Shortly after the unification, Germany experienced a great shift in population, where a portion of people from the east moved to the west. This exodus created sudden pressure on the housing market in some places and the government therefore briefly reactivated social housing programs. There is also a slight increase in social housing construction to be seen after the reunification (Egner, 2019).

Bavaria received since 1989 approx. 970,000 people from the former east German states, where the greatest part came between 1989 and 1990 (Bayerisches Landesamt für Statistik, n.d.). Bavaria continued to provide funds for subsidized housing, but in the decade after 1990, many occupancy commitments expired, which led to a reduction of the social housing stock. From the legislative acts implemented, there could be mentioned the Bavarian Modernization Programme, which promoted the preservation of existing housing stock, the Misappropriation Ordinance in 1992, the Termination Restriction Period and Housing Area Ordinance in 1993, and especially the Federalism Reform, which was implemented in 2006 and 2009. This reform transferred the responsibility for social housing support from the federal government to the states and thus provided them with more maneuverability in approaching affordability more efficiently on the local level, as the needs varied between different states (Lanzinner, 1996; Bundesministerium Des Innern Und Für Heimat, 2023; Waltersbacher & Kaltenbrunner 2014).

Between 2000 and 2010, the nationwide strong boomer generation started to leave their children, which led to a reduction in household size and higher demand for new dwellings. This process happened even though the population size stagnated. The difference is also seen between the countryside and the cities (Waltersbacher & Kaltenbrunner 2014).

The millennium transition witnessed a decrease in the number of finished apartments (65,942 units in 2000, 42,032 in 2005, 17,392 in 2010). The lowest number in decades appeared in 2009 with only 15,887 finished apartments for the whole of Bavaria (Statisches Jahrbuch für Bayern, n.d.). This number has been increasing since then, however. The whole development is shown in the latest edition of Statistical Jahrbuch für Bayern (2021).

Figure 1; Completed apartments* since 1976 (in thousands)



**Including apartments in the approval exemption procedure.*

Source: Statistiche Bibliothek (2021, p. 289) - adapted

The topic of tenure choice and prices also persisted – in 2015 the SPD led an initiative (Rent control law) to counter the rental prices if they exceeded a certain level, but it turned out to not be very impactful. In 2018, CDU enforced legislation providing construction subsidies of 12,000 Euro per child, as own housing construction was very costly due to high land costs (most notably in the cities), (Egner, 2019; Anacker, 2019). The topic of affordability and further construction remains contemporary also for Bavaria itself. A crucial piece of legislation there was the Bavarian Housing Pact in 2015, which aimed to counter the increasing shortage of affordable housing. It is the largest housing offensive in recent decades, as it promoted housing construction with a state program, a municipal housing promotion program, and the expansion of state housing promotion (Architekturmuseum, 2018).

A current situation will be presented in the following chapters.

2.3. Historical housing development - The Czech Republic

2.3.1. Afterwar situation

In contrast to Germany, Czechoslovakia didn´t directly participate in the Second World War. Its territory wasn´t therefore seriously damaged by Allied shells as it was most of the time too far from both fronts (Pešek, 1965, as cited in Kimberly, 2011, p. 9; Kotzian, 1998, as cited in Merten, 2012, p. 95).

The large part of the border area of Bohemia with a German neighbor (Sudetenland) was in the pre-war First Republic inhabited by an extensive percentage of the German-speaking population. This group was the largest minority in the nation, totaling 3,150,000 or 23.6 percent of the total Czech population in 1930, and lived there mostly in cities and towns while the Czech population in this region was predominantly rural. Between the years 1945 and 1947 however, the German minority population decreased from 2,843,000 to 204,000. The decrease in the population was caused by massive expulsion, firstly chaotic, then organized, of Germans and Hungarians and secondly by ethnic cleansing conducted by Nazis (Schieder, 1960, as cited in Merten, 2012, p. 95; Merten, 2012).

For an overall overview: while in May 1945, 15.9 million people lived in Czechoslovakia, in December 1946, it shrank to 12 million (Shute, 1948, p. 39), (14,151,970 in 1945 according to Federální statistický úřad (1985, p. 62).

Similarly to Bavaria, above the damage, the housing surplus was during the war insufficient or there was even a direct ban on it and it was possible only the permission (Zadražilová & Čejka, 2013, p. 50).

The expulsion profoundly impacted not only the post-war housing situation in the borderland of Czechoslovakia but also the decision-making of the new government. In Sudetenland, the government “gained” empty dwellings after Germans that could be redistributed to new Czech inhabitants (Carter et al., 1992). The redistribution witnessed only limited success however, as Sudetenland was reoccupied with the new inhabitants but, in the countryside, a significant part of national wealth such as farmsteads has slowly fallen into disrepair (Andrle et al., 1967). Part of personal property was nationalized or confiscated under the state or various state organizations. The architecture was unified under one roof under the eye of the party (BAPS in 1945, Stavoprojekt in 1948 [Zarecor, 2011]).

2.3.2. 1947 – 1968

From 1947 – 1948 Czechoslovakia implemented the two-year plan followed by a five-year plan from 1949 – 1954. There were first rounds of collectivization, documented e.g. on the rise of unified agricultural cooperatives (Jednotné zemědělské družstvo), peaking in 1959 at 9,833 units (Federální statistický úřad, 1985, p. 507).

According to the expectations of the communist party in Czechoslovakia, the number of dwellings left after the expelled Germans should have been sufficient for the direct population need. Both expectations and real construction turned out to be odd as the need for housing remained and during the two-year and first five-year plan, the construction stayed low (for 1946, only 4 140 finished flats, between 1951 and 1955 only 23,054 flats on average) (Český statistický úřad, 2013, p. 10). Another reason for housing difficulties was growing population, which increased in the part of today´s Czechia from 8,896,133 in 1950 to 9,571,531 in 1961 (Federální statistický úřad, 1985, p. 428). The second reason was urbanization, starting in the 50s, caused by industrialization as the working class needed places to stay and live (Carter et al., 1992; Federální statistický úřad, 1985; Ritchie et al., 2024). Due to the Soviet pressure on heavy industry, there were not enough funds to donate to the state-led building construction. Thus, the urgent need for housing remained unsolved even after the death of Stalin in 5.3.1953, 8 years after the war (Mencl, 1990).

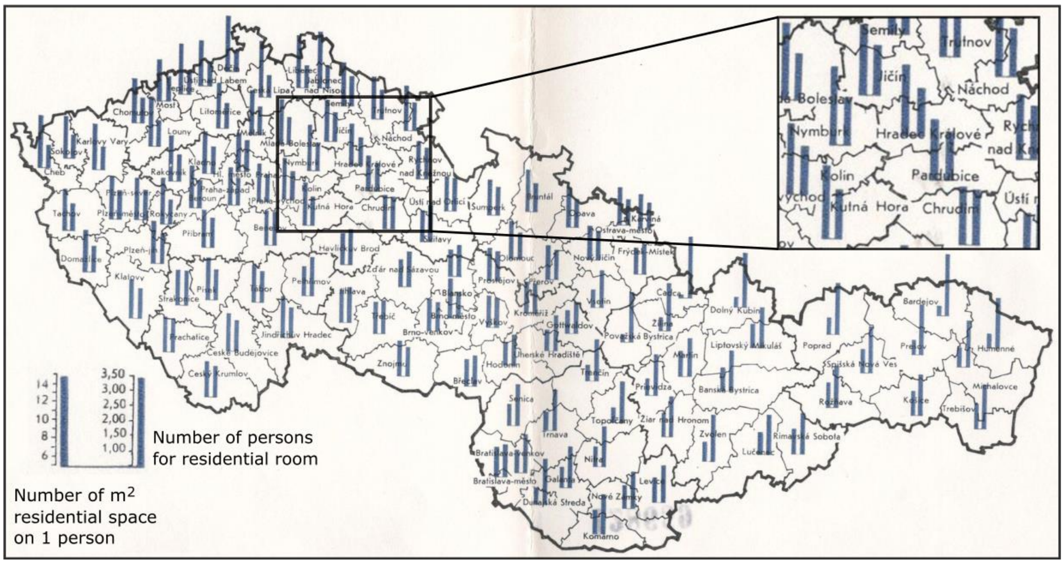
After 1953, the USSR ended its focus on heavy industry and weaponry which witnessed an increase in construction (Carter et al., 1992). At the end of the

50s however, the housing crisis had still not been successfully overcome. To finally resolve it, in June 1958 the Czechoslovak Socialist government held a meeting, where was decided about the new era of construction, especially with strass to panel buildings of certain architectural archetypes (Zadražilová & Čejka, 2013). In 1959 and 1960, over 92,000 new dwellings are built – a staggering number in comparison to the previous years. It is for the first time too, that we can see an individual category for share built by Communal and Company actors (Český statistický úřad, 2013, p. 111).

"Sídliště" or "Panelák" - an outcome of the Panel technology and Chrustov's idea of cheap, personal, and affordable living, and which remained in the Eastern Bloc till the collapse in 1990 is today a signature sign of a socialist way of living. We should note that Western countries also introduced a similar Panel initiative but received criticism for its negatives and was eventually abolished, which never happened in the East. (Zadražilová & Čejka, 2013).

The housing situation at the time is in detail captured by the book Byty a bydlení v Československu (Andrle et al., 1967). We shall take results with some caution though, as the author worked under the supervision of the party.

Figure 2; housing standard and housing density (for 1.3.1961)

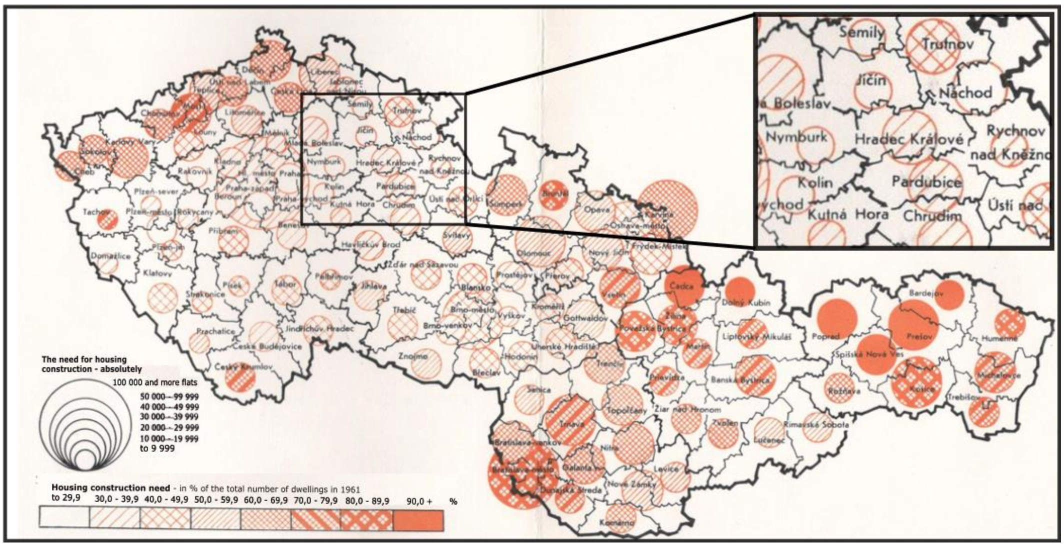


Source: Andrle et al. (1967) – attachment map (adapted)

Between the years 1946 and 1961 were built or significantly rebuilt 751,420 dwellings – in the Czech areas, it was 417,000 (Andrle et al., 1967, p. 124). The need for housing was not the same across the country – in Slovakia was the initial housing condition much worse and therefore we can see there the higher numbers of dwellings built. It was however frequently not from qualitative materials (Andrle et al., 1967, p. 126). We shall check two figures, from which we can see some information on the housing needs of 1961 and the living standards.

In figure 2, portating an overall standard of housing and flat density, we see two pillars. The higher the left one and the lower the right one, the better as the left one means the number of square meters of living space for a person in the dwelling, and the right one the number of rooms in a dwelling. Here, we would highlight the better standard in the borderland in terms of inhabitant density – a legacy of previous German inhabitants. In contrast, the opposite situation in eastern Slovakia, which was generally in the worst condition in the whole country.

Figure 3; Gross prospective housing demand (1961 – 1980)



Source: Andrle et al. (1967) – attachment map (adapted)

In Figure 3, we can see a gross housing demand in the prospect till 1980. It is the communist prognosis from the known factors, upcoming reality, and further plans and state estimates. In the zoomed box, it is visible, that the region of Hradec Králové will need, according to this source, 30 – 39.9 % of new dwellings to satisfy the demand. (Andrle et al., 1967, pp. 165 – 191).

This crisis of the third five-year plan affected the construction of housing, which was hindered for several years and was overcome only in the year 1966 (Federální Statistický Úřad, 1995, p. 303; Mencl, 1990).

We shall not forget to mention a key socialist policy, where housing was distributed through waiting lists. Unlike Bavaria the flats couldn´t be bought, their inhabitants could only gain a right to stay in them (Zadražilová & Čejka, 2013). These rules as the party´s official practice were implemented in law 41/1964 Sb Also, certain population groups had priority over others – especially young families with a lot of children or living in tightened conditions. It shall be noted, however, that those decrees become also an item on the black market or a resource how for rewarding obedient party members (Mencl, 1990; Hypoindex, 2012; The Cold War, 2022).

Furthermore, we shall note a different meaning of affordability – there wasn´t any free market, where dwellings would be bought, housing became (in theory) a natural equal right for everybody and the only legal way, how to "afford it" was that it had to be assigned. The understanding is thus quite different from today's practice.

2.3.3. 1968 – 1989

The invasion and suppression of Prague's Spring on 21st August 1968 was a national catastrophe. For housing though, the era of normalization started a new stress in housing, defining the moto of quantity over quality, as the the construction rate especially reached great heights. Most notably in the massive construction of "Panelaks".

This panel or prefabricated style of buildings remained a dominant way of housing till the end of Soviet rule. The system remained oblivious to some issues that the panel buildings faced from technical shortages, tiring uniformity, rigid inflexibility, and others. There remained however also several advantages. The panel buildings and housing estates haven´t become ghettos for the poor as it happened to a lot of them in the West but remained a unifying and universal living standard for many regardless of occupation. As for erecting the prefabricating buildings, assembly manufacturing was possible to make also in the winter and easier in actual construction (Zadražilová & Čejka, 2013).

Quantity over quality is a denominator of the whole era of normalization. The numbers in construction reached their peak in the 80s and were relatively high till the end of the communist era (Carter et al., 1992, figure 7.1). In today´s Czech Republic area, it went up to 53,214 constructions in 1971 and 75,423 in 1976 and kept its tempo in the next decade with over 74,000 constructions per year (Federal Statistical Office, 1985, p. 541; Český Statistický Úřad, 2013, p. 111)

This form of construction and housing, housing estates, and complexes of panel buildings, utterly dominated. These sorts of newly built flats made up 90.1 % in 1970 and even 98.8 % in 1985 (Illner, 2008, p. 6).

"The largest proportion of housing construction was state-enterprise construction, in which the socio-political concept of stabilizing employment and recruiting employees for enterprises through offering housing was implemented. The policy of stimulating the building of single-family housing was also applied." (Carter et al., 1992, p. 42)

In the last decade before the transition, the construction decreased. For constructions in general, it was 79,713 in 1983 according to the Historical Statistical Yearbook (Federální Statistický Úřad, 1995) and for built flats, it was for both 1983 and 84 slightly over 57,000 according to the Czech Statistical Office (2013, p. 111). The number of flats per 1,000 inhabitants in 1983 was 5.53, in 1987 4.73 and in 1989 5.32.

2.3.4. The Development after the Velvet Revolution in 1989

The revolution year of 1989 and the fall of the Soviet Union meant a change in everything from politics to daily life. For housing, the most important was the transition to the free market, privatization of state property, and state restitutions. There was also a great shift in the mentality – during socialism, the state was responsible for the housing of its citizens. Since 1989, this responsibility has passed upon individuals. A massive housing stock and state property were privatized and provided to private owners for giveaway prices as the new democratic state tried to set a new path.

For privatization, in 1991, two years after the revolution, the homeownership rate reached 38% and increased to 56% in 2011. The share of municipal housing thus witnessed an opposite development from 39% in 1991 to an estimated 6-7% in 2016. Privatization was a gradual long-term process, which took place differently on various levels from state to municipalities and differently based on location. However, the whole process was chaotic and lacked proper time for analysis. Additionally, it deformed the housing market and enabled endurance of property inequalities as those, who were given a flat from the previous regime, just got the opportunity to buy it for a giftaway price. The initial practice of selling the housing stock for giveaway prices laid down a privatization trap as the state was unable to change it due to the view of equal treatment (Lux & Sunega, 2017). The final decision was therefore left to the municipalities, which had to get rid of these properties anyway as artificial rent heritage didn´t allow them to maintain such huge housing stock. The rental housing also became more of a transitional housing or housing for those, who cannot afford the own. During the whole privatization process, around 1.4 million municipal flats were privatized (Gibas et al., 2022, p. 30; Lux & Sunega, 2020).

The major restitution process, which means the return of property confiscated by the communists to the original owners or their heirs, took place between 1991 and 1993 (Sýkora & Šimoníčková, 1994). Restitution had one specific characteristic - flats, where the tenants had an apartment decree (or the right to use an apartment) during the socialism provided by the state. These apartments were restituted but their tenants were still under the law protection of rent regulations, which was the root of the issues. Many problems were due to a lack of specified goals and uncertainties along the way (Lux, 2011).

The role of the state therefore changed fundamentally – one of such roles is a provider of subsidies or support for construction or specific social groups, such as the elderly or families (Lowe, 2004). Between 1995 to 2002, the state decided to subsidize new municipal housing construction, but it had to be amended by 2003, as the program suffered from speculation and abuse (Lux & Sunega, 2020). The last period, we will mention will be the rise of housing prices. The flat prices have grown more than 4 times between the years 1998 and 2019. The prices of family houses have grown almost 2.7 times. It is especially visible between the years of 2009 and 2013, as an aftermath of the financial crisis in 2008, which negatively influenced the Czech economy (Gibas et al., 2022).

The contemporary situation, prices, and related topics will be discussed in the following chapters.

2.4. Implications based on a gathered theoretical basis

In this brief chapter, we briefly summarize what can be implied from the previous chapters for the current situation.

Both countries obviously underwent a different development standing on opposite sides of the Cold War. For Bavaria, the Economic miracle meant a crucial period, which enabled possibly a stronger economy, and enabled a higher standard of living, likely witnessable also in housing. The crucial difference shall be the course of 1989/90, where the system stayed coherent in Bavaria, unlike the Czech Republic, where a drastic mentality and philosophy change turned many things on its head. We can thus assume, that in the tradition of social housing, generally the tenure choice dilemma should be sided on the rent share in Bavaria and is still relevant to this day. In the Czech Republic, the system change was accompanied by a rapid rise of ownership, which also should remain till today. Based on the previous historical development, we can expect changes in the prices of housing for both areas, likely reacting to the endured crises, but maybe even overshadowed by the most recent development.

It is reasonable to think, that some policies and legislations from recent decades will be still in play today and influence the housing situation. That should be again different for both regions. Likely a similar pattern could be visible in the population and age development, especially by numerous boom generation.

3. Methodology

In the first chapter, we will examine factors such as population or housing stock information, as it could provide an insightful view of both cities, and their surroundings, and therefore reveal some hidden facts and actors influencing housing affordability within them. As proved several times during work on this paper, the biggest obstacle tends to be a different methodology, data collection or dating, and data availability. With the aid of the Statistical offices of both Bavaria and the Czech Republic, the data was grounded on a decade comparison of the years 2011 and 2021. The second chapter of demographic prognosis has been included, as it confirmed many findings and tendencies in the previous one and both were mentioned in the interviews for both nationalities. In the same spirit, the strategic plans were explored but there is included only a small part because the findings weren´t decisive.

An economic analysis contains mostly the wide search for comparable and available data. The main focus was based on price development, as it is a frequently debated topic, and other factors such as inflation rates or wages are included to complete the whole picture. Based on findings in the theoretical part, the tenure choice was included for the reason, that it also influences the market.

It was decided to implement a qualitative approach concerning 6 individual interviews with 3 chosen representatives for each city. Representatives were picked deliberately based on their possible proximity to the chosen topic and asked for a 30-minute interview. If requested, questions were sent in advance. Interviews were conducted as half-structuralized with 10 main inquiry questions and led in the language most comfortable for the respondent, which ended with 3 interviews in Czech and 3 in German. For practical reasons, the Czech interviews were conducted in person, while the German interviews were online through the application Jitsy. With the allowance of the respondents were all interviews recorded. These recordings we later manually transcribed into written text with the help of applications such as Riverside and Samsung Voice Recorder. All interviews were done during the summer semester in spring from February to April. The length of interviews ended between 25 - 45 minutes. Because of the application failure, the two German interviews were recorded only on the voice recorder on the phone and therefore had to be transcripted with the aid of DeepL voice recognition for the reason of saving time and the limitations of my German language capabilities. All interviews were translated into English or Czech and mutually compared.

The analysis and coding were carried out using Microsoft Word (sample shown by the end of the document). The interviews for each country were coded separately at first. In an extra document, I created headings for each topic and copied all sections of the interviews under these headings where the respondents expressed their views on them. Core topics were the same for both sets of interviews (Czech and German), with additional topics added if they proved relevant to the respondents in that country and were mentioned in the interviews. Outputs of analysis based on this common summary document were incorporated into the work.

The basic topics include, for instance, how the respondent perceives housing availability in the given city, the role the city plays, how the situation can be changed, what developments the respondent expects, or what price ranges the respondent mentions. An example of an additional topic for the Czech Republic was the situation of minorities, which was independently and spontaneously mentioned in two Czech interviews. For Bavaria, an example of an additional topic was the difference between rural and urban areas in terms of home ownership.

4. Empirical Part

Before we sink into the empirical research itself, let us remind the research questions for the thesis, for which will we search for an answer:

1) How does housing affordability differ in Regensburg and Hradec Králové?
2) How do the determinants of affordable housing differ and compare between Regensburg and Hradec Králové?

In other words, we aim ideally to describe the housing situation itself in both cities from the angle of housing affordability and secondly, in the same spirit identify determinants, that lead to such a situation. When relevant, we want to mutually compare and analyze such differences.

By the comparison of each chapter, we will mention, what answers can it provide us to complete the puzzle.

4.1. City/regional statistical research and comparison

In this chapter, we will prepare the direct base ground for the empirical part of the thesis – it contains statistical information about both regions and cities, which is important for a deeper understanding of the local challenges and contemporary heritage. In this comparison, we aim to find years and characteristics, that would be as relevantly comparable as possible, considering the different practices of collecting and publishing the data. For Regensburg, we will start with the year 2011 as it is the year of 2012 is the first of publications of “Regensburg in Zahlen” (Regensburg in Zahlen 2012). For Hradec Králové we will mainly rely on Český statistický úřad (Czech Statistical Office) and nationwide data collection with the closest year of 2011. The ending year is based on the newest available data. When appropriate and/or possible, we will add the year 2017 in the middle of the timeline for a clearer overview. We will focus on data related to our topic.

A relevant comparison for clarity purposes is included by the end of this chapter.

4.1.1. Bavaria and Regensburg

Free State of Bavaria (Bavaria) is one of the 16 states of the Federal Republic of Germany. Since the end of World War II, FRG has been part of the Western block till unification in 1990 and the fall of the USSR.

Bavaria is located in the south of the country and is the largest German state by land area with 70,550 km^2. For 31.12.2023, the population was 13,392,495 people (Bayerisches Landesamt für Statistik, 2023). With a GDP of 768.469 billion Euros for the year 2023, it is one of the richest German states (Statistische Ämter Des Bundes Und Der Länder, 2024). Bavaria is divided into 7 administrative districts. The Upper Palatinate region, of which Regensburg is the capital, has 1,133,741 inhabitants. The free city of Regensburg has also its district of surrounding area called Region Regensburg, which had 749,600 people in 2022 (Bayerisches Landesamt für Statistik, 2024b).

Regensburg itself spreads across 80.72 m^2 and lies on the confluence of rivers Danube, Regen, and Naab. It offers easy access by train or bus to other important European Cities (Vienna, Prague, Munich…). The city's importance is based on several factors, such as automotive, industrial, and electrical engineering (BMW, Schneider Electric,…). Another is city universities (mainly UR and OTH hosting over 31,000 students [Die OTH Regensburg, n.d.; Universität Regensburg, 2024]) or the inner historical part of the city, which is an attractive sight for tourism and another source of income.

The number of city inhabitants has grown from 152,089 (15,500 foreigners) in 2011 (Stadt Regensburg, 2012) to 163,948 people (24,084 foreigners) in 2016 (Stadt Regensburg, 2017) to 175,371 (34,160 foreigners) in 2022 (Stadt Regensburg, n.d., b).

2011		
age	people	%
0 - 14	16 746	11,01
15 - 64	109 695	72,13
65 +	25 648	16,86
	152 089	100,00
2021		
age	people	%
0 - 14	19 181	11,25
15 - 64	123 579	72,48
65 +	27 738	16,27
	170 498	100,00

Table 1; The age composition of the city population – a decade comparison

Source: Stadt Regensburg (2012) and Statistical Office of the city of Regensburg (personal request) – own processing

Regensburg 2021		
Rooms	frequency	%
1 - 2	22 050	23,33
3 - 4	48 830	51,66
5	23 650	25,02
	94 530	100,00

Table 2; Number of rooms within the city apartment stock (2021)

Source: Statistical Office of the city of Regensburg (personal request) – own processing

Age group distribution remains the same without significant changes during the years as is presented in Table 1 in 3 inhabitant groups in the city. People in the age range from 15 – 65 in 2011 accounted for 72.13 % (109,695 people) and for 2021, the same age group accounted for 72.48 % (123,579 people). The % change of population age group shares between 2011 and 2021 is for Regensburg very negligible. Overall, the city has proportionally slightly more working and young population cohorts over the oldest one in 2021, than in 2011.

The number of rooms within the flats is visible in Table 2 (1 – 2, 3 – 4, and 5 or more living rooms). In the left column, we can see the absolute number of flats with the number of living rooms in them, and in the right column, its percentage share.

In 2021, the city had 23,340 inhabited houses with 94,530 ihabitat flats. When we divide the number of city inhabitants (170,498) by the whole sum of flats (94,530) in Regensburg in 2021, we can get the rough number of inhabitants per flat at the time, which was 1.80 at the time.

Data for 2021 are yet to be publicly published.

4.1.2. Czech Republic and Hradec Králové

The Czech Republic, as part of the Czechoslovak Republic, was after the end of the Second World War integrated into the Eastern Block, where it remained till 1989. Since then it has been an independent democratic country (the peaceful dissolution of the Czechoslovak Republic happened in 1992).

The Czech Republic spreads across 78,871 km^2 and for 31.12.2023 had 10,900,555 inhabitants (Český Statistický Úřad, n.d., c). The estimate of GDP from the International Monetary Fund for 2023 was *(with course 0,94 € for 1 $)* 505.610 billion Euro (International Monetary Fund, 2023). The country is divided into 14 administrative regions (including 1 city region Prague). The region of Hradec Králové, of which Hradec Králové is the capital, has for 2023 556,949 people (Český Statistický Úřad., n.d., d).

Hradec Králové itself lies on the confluence of rivers Elbe and Orlice and spreads across 105.68 m^2. The serves as a regional center and offers access, especially to Prague, which is roughly 100 km away, or often through Pardubice connection with other destinations. From city companies, the best known is probably Petrof, the piano manufacturer. There are 3 Universities situated in the city (UHK with over 6000 students (Kuča, 2023), 2 faculties of Charles University, and 1 faculty of the Military Medicine of the University of Brno). Hradec Králové also has an inner historical part with opportunities for sightseeing. Hradec Králové region is repeatedly mentioned by research Místo pro život (Place for life) as one of the best spots in the republic (Místo pro život, 2023).

For the following statistics, it is unfortunate, that we cannot gather all the information from one source, as the information on the number of foreigners is up to a different date (always 1.1. of the given month). The city has kept a comparable population level in the last decade – in 31.12.2011 it was 93 490 people (Český Statistický Úřad, n.d., a) (4,032 foreigners [Ministerstvo vnitra České republiky, n.d.]), in 2017 92,917 (Český Statistický Úřad, n.d., a) (3,769 foreigners [Ministerstvo vnitra České republiky, n.d.]) and in 2023 it was 93,506 people (Český Statistický Úřad., n.d., d) (8,554 foreigners [Ministerstvo vnitra České republiky, n.d.]).

2011		
age	people	%
0 - 14	12 441	13,31
15 - 64	62 188	66,52
65 +	18 861	20,17
	93 490	100,00
2021		
age	people	%
0 - 14	13 967	15,42
15 - 64	54 087	59,70
65 +	22 542	24,88
	90 596	100,00

Table 3; The age composition of the city population – a decade comparison

Source: Český Statistický Úřad (n.d.,a; n.d.,b) – own proccesing

HK 11 - 21 change	
age	%
0 - 14	+2.11
15 - 64	-6.82
65 +	+4,71

Table 4; The difference between 2011 and 2021 from Table 3

Hradec Králové 2021		
Rooms	frequency	%
1 - 2	8831	22,07
3 - 4	22948	57,36
5 +	8226	20,56
	40005	100

Table 5; Number of rooms within The city apartment stock (2021)

Source: Český Statistický Úřad (n.d., e) – *own proccesing*

People in the age range from 15 – 65 in 2011 accounted for 66.52 % (62,188 people) as is visible in Table 3. The newest available data for the same age group are for 2021, where it was 61.45% (56,929), (Ministerstvo vnitra České republiky, n.d.) or 59,70% (54.087), (Vše o území VDB," n.d.) depending on the source. In 2021, the city had 11,322 inhabited houses with 42,630 ihabitat flats. Of those 10,368 were in family houses, 31,904 were in apartment buildings, and 358 were in other buildings. Table 5 shows the shares of rooms in flats, the same as it was conducted for Bavaria (for 1 – 2, 3 – 4, and 5 or more living rooms). An additional 2,625 were undetected and are not included in this table. In the left column, we can see the absolute number of flats with the number of living rooms in them, and in the right column, its percentage share.

When we divide the number of city inhabitants (92,649) by the whole sum of flats (42,630) in Hradec Králové in 2021, we can get the rough number of inhabitants per flat at the time, which was 2.17.

4.1.3. Comparison Overview

For clarity, let us now put relevant data side by side, so we can check the similarities and differences. All data and comparisons or calculations are made on the above-listed data.

Bavaria as a federal state is organized differently than the Czech Republic. It had a higher population in 2023 (13,392,495 for Bavaria to 10,900,555 people for CZ) and also a stronger GDP (768.469 billion euros to approx. 505.610 billion euros).

The city of Hradec Králové has a larger designated area of 105.68 m^2 than the city of Regensburg with 80.72 m^2, while Regensburg has a higher population (175,371 for Regensburg to 93,506 in Hradec Králové in 2023). For Regensburg, the population level has a growing tendency in the monitored years from 2012 - 2023, while in Hradec Králové, the population levels remain steady. Both cities have a visible increase in foreign population between the last two monitored years, likely due to crises in Ukraine since 2022. The share of the overall foreign population in the city for 2023 was however much larger in Regensburg (19.48 % of the population) than in Hradec Králové (cca. 9.14 % of the population, taking into account different month origin of the numbers in 2023).

The city of Hradec Králové lost 6.82 % economically active population between 2012 and 2021 (table 4) in favor of younger and older age groups and is slowly aging. The city of Regensburg interestingly keeps basically the same age proportions despite the population change/growth.

In their age-relative mutual comparison for 2021 visible in Table 6 on the next page, the city of Regensburg has a much more sizeable economically active residential base than Hradec Králové (by 12.78 %). On the other hand, Hradec Králové has more numerous both the youngest and the oldest age groups than the city of Regensburg (by 4.17 % and 8.61 %).

RG VS HK (2021) comparison			
age	RG	HK	VS
0 - 14	11,25	15,42	-4,17
15 - 64	72,48	59,70	+12,78
65 +	16,27	24,88	-8,61
	100,00	100,00	

Table 6; Regensburg and Hradec Králové age composition share comparison for year 2021

Source: tables 1 and 3 – own processing

RG VS HK % comparison (2021)			
Rooms	RG	HK	VS
1 - 2	23,33	22,07	+1,25
3 - 4	51,66	57,36	-5,71
5 +	25,02	20,56	+4,46
	100,00	100,00	

Table 7; The number of rooms within flats – relative proportional housing stock comparison of RG and HK for 2021

Source: tables 2 and 5 – own processing

In the mutual comparison of the relative number of rooms in flats for each city presented in Table 7, we can see, that Regensburg has a higher share of flats with 1 – 2 rooms (1.25 %), and a higher share of flats with 5 or more rooms (4.46 %) within its housing stock in comparison to apartments in Hradec Králové. Hradec Králové has however relatively higher share of apartments with 3 – 4 rooms within its housing stock over Regensburg (by roughly 5.71 %). Note, that 2,625 of Hradec Králové´s flats were not included in the calculation as we do not know their whereabouts.

Lastly, Hradec Králové has 2.17 inhabitants for 1 flat on average, while Regensburg has 1.80, which indicates that Hradec Králové has a higher inhabitant density for existing housing stock than Regensburg.

When we step back to our second research question, shown data analysis provides us definitely with a few hints, regarding certain determinants, that can influence an affordable housing situation in both cities. The most surprising is a relatively huge generational disproportion between both city populations. The older generation is likely to demand different housing conditions, either for health, mobility, or financial reasons than economically active and relatively younger population cohorts. The economically active population category, particularly numerously represented in Regensburg definitely includes also families, which need more space for taking care of children. Furthermore, in the case of Regensburg, the population is growing, which will put consistent pressure on the housing stock, that the city as a whole has to offer and in both cases, the share of the foreign population is growing or has grown recently. Such a factor can be possibly important because groups such as immigrants coming from disadvantaged backgrounds can lack substantial financial resources to compete on the open market for the same living standards as a majority population.

Taking into consideration, that Regensburg´s roughly 1/5 of flats have 5 or more rooms and the inhabitants have more space on average (1.8 people/flat), we can assume that Regensburg's population could afford more spacious dwellings in the past. A possible question arises if it is still relevant in 2024.

4.2. The prognosis of both cities

A brief overview of the demographic prognosis of both cities is offered, as it influences the population demands in the future and will influence also housing.

4.2.1. The prognosis of the city of Regensburg

The provider of the prognosis is The Bavarian State Office for Statistics (Bayerisches Landesamt für Statistik, 2024a; 2024b; 2024c). The prognosis is offered in different layers in the same fashion and format of 26 pages. The whole file of prognosis for Bavaria was published in 2024 and shows the population projection till 2042.

Bavarian demographic development meets two processes – the native population has decreasing birth rates, and is expected to stay below the increasing death rates and the high immigration rate, especially of the younger generational cohorts. The population is therefore not expected to shrink but to grow in almost all regions and districts in the coming future. The population of Bavaria is expected to become generally higher (with few exceptions), older, and more international.

Regensburg is expected to grow from 157,400 to reach approx. 167,700 people by 2042 (a change of 6.5 %).[1] The growth in terms of the population is likely for both Regensburg and the whole Region Regensburg. In Regensburg, the average age is expected to increase from 41.5 in 2022 to 43.0 in 2042.

[1] *The city inhabitant number differs from the ones provided by the „Regensburg in Zahlen" (Stadt Regensburg, 2012; 2017) publication/official city statistics, likely because of different counting(?)*

The trend for the city of Regensburg is visibly different in some cases and more accelerated in others. As we see in the population sketch on the previous side, the younger base of the generation in the city of Regensburg (Figure 4, "Kreisfrei Stadt Regensburg") is very robust compared to the second sketch of the whole Region of Regensburg (Figure 5).

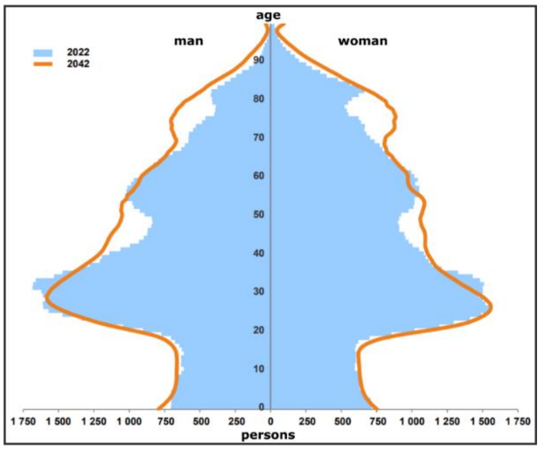


Figure 4; Graphic collection of the city of Regensburg

Source: Bayerisches Landesamt für Statistik. (2024c) – adapted

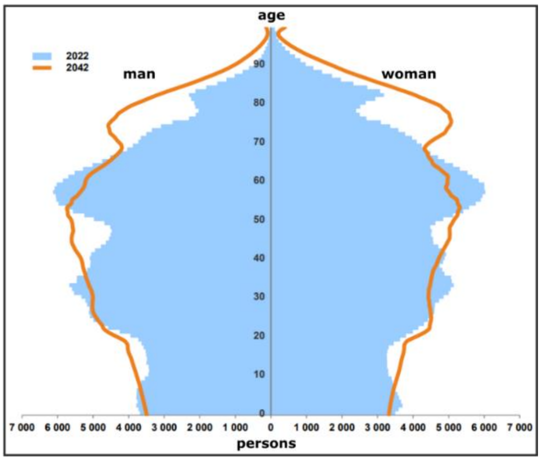


Figure 5; Graphic collection of the Regensburg region

Source: Bayerisches Landesamt für Statistik. (2024b) – adapted

4.2.2. The prognosis of the city of Hradec Králové

The prognosis of Hradec Králové (Burcin et al., 2019) comes from 2019.

As noticeable factors recorded in the prognosis are mentioned the regime transformation in 1989, joining the EU in 2004 and entering the Schengen Treaty in 2007, the economic crisis from 2008 to 2014, and following economic growth.

The demographical composition also influences the housing market. *"Its development consisted of a transition from a historically based significant excess of demand over supply to a relative saturation of the market" (Burcin et al., 2019, p. 4)*. According to this document, the city has development areas at its disposal but construction has been relatively low in recent years. This trend is not expected to change significantly, despite the city and its surrounding attractivity. The reasons are that the decisive part of demand was already satisfied previously and because of upcoming numerically weaker cohorts from the second half of the 90s and the beginning of the millennium. The demand for housing was renewed recently despite this development, but according to the prognosis, it shouldn't have a long duration. The main reason is the aging population, which will free the existing housing stock – the numerical predominance of the number of deaths over the birth numbers is in the coming decades inevitable.

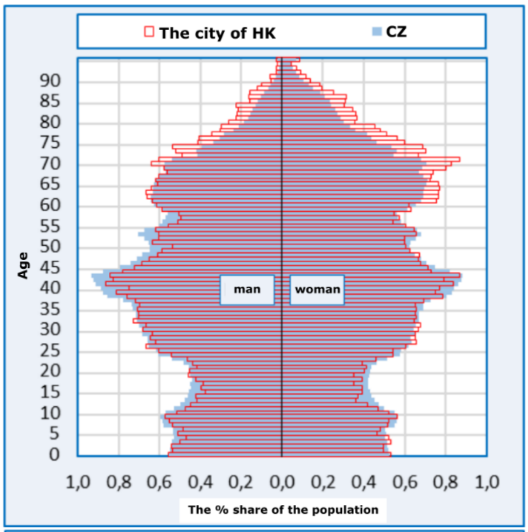


Figure 6; An age structure for Hradec Králové in comparison with the Czech Republic (2017)

Source: Burcian et al. (2019) – adapted

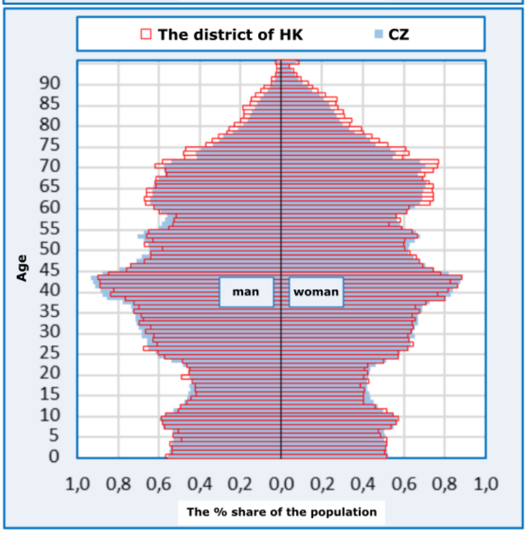


Figure 7; An age structure for district of Hradec Králové in comparison with the Czech Republic (2017)

Source: Burcian et al. (2019) – adapted

According to the middle variant, the city population will eventually slowly decrease, while the population of the city region will experience a small growth. The city will continue to age also because of growing life expectancy. The growing share of older cohorts is expected to come at the expense of the working population. While the average age for the whole republic was 42.2, for the city of Hradec Králové, it was 44.2 in 2017. The city insignificant migration balance.

4.2.3. Comparison

Both demographic prognoses generally confirm the previous findings and offer anticipated development into the future.

The most important output for affordability in the city is likely the different structure of the population, which could not be captured in such detail in the previous chapter. Regensburg has a much wider population of young and students between 20 – 30 years of age. Those people have different demands for the sizes and prices of apartments.

We add just a few notes from analyzed strategic plans, which seem to be most relevant directly to housing affordability in both cities;

For Regensburg, urban development, the topic of suburbanization, and commuting (there are supposedly 80,000 people commuting to the city or 18,000 out of the city) is thus very important. There is also a high level of cross-border mobility (Stadt Regensburg, n.d., a)

For Hradec Králové is mentioned the topic of land mobilization and building rights establishments.

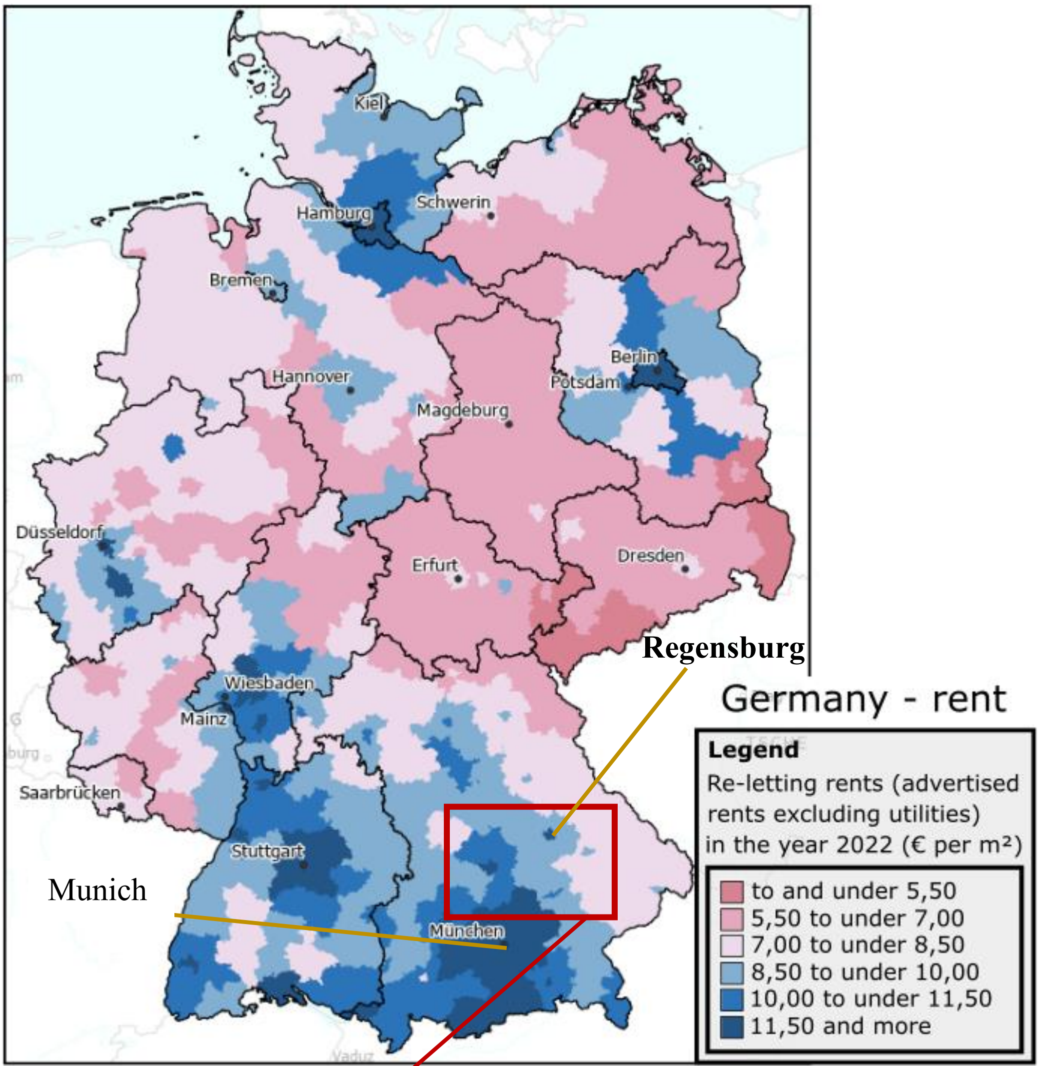
There are some other processes relevant to our topic such as ongoing suburbanization and expansive housing. *"Housing prices in Hradec Králové increased by 60% between 2018 and 2021, rising from 42,000 to 68,000 CZK/m^2."* (Hradec Králové, 2023., p. 57).

For the sake of research questions, we can state, that one of the important differences between both cities is that Regensburg is expected to continue to grow also in the coming decades. A growing population will demand further housing construction, and housing, which will be affordable. A different future likely awaits Hradec Králové, which will probably need less construction in coming years - its population is not expected to grow, but rather the opposite, which could perhaps send existing occupied housing stock back to the market.

A separate determinant for housing affordability in the cities themselves is suburbanization, whether voluntary or forced, which is ongoing and relevant for both cities and their surrounding areas. Such a process also influences the housing stock in the cities, because people, who move outside of the city leave the demand side in the city market for some time, but in the case of an inner workplace increases pressure on commuting, as is presented by the strategic plan of Regensburg.

4.3. Housing prices

4.3.1. Germany – Bavaria



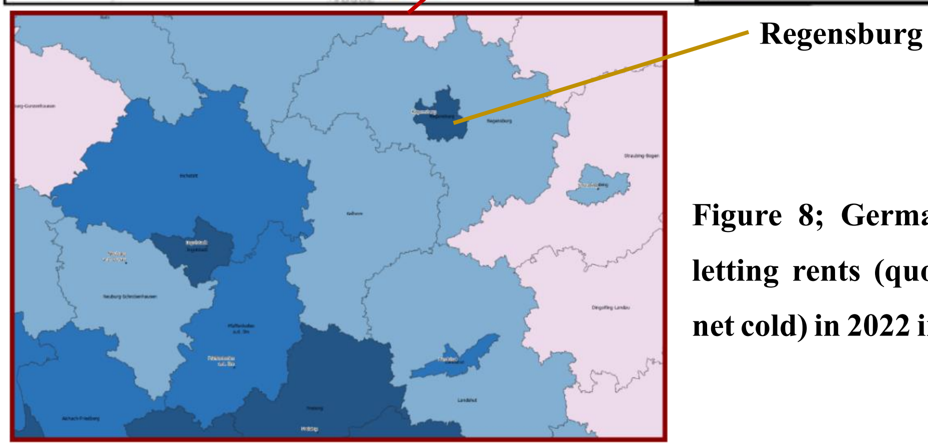


Figure 8; Germany - Re-letting rents (quoted rents net cold) in 2022 in € per m²

Source: Der Deutschlandatlas (2021a) – adapted

On the previous maps, we can see an overview of the average rents for unfurnished apartments that are offered through housing advertisements in a district or an independent city after tenant changes in existing buildings. The colors, as indicated in the legend, show the price levels from the lowest in red to the highest in dark blue.

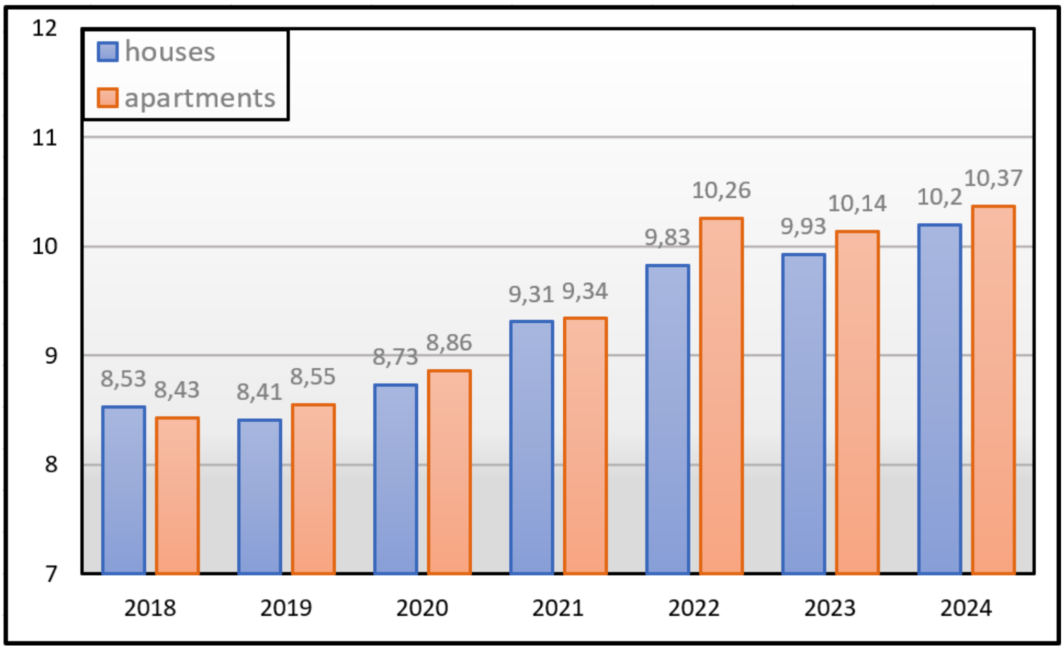
Based on the explanation of the same source, the national average of the net cold re-letting rents was at 9.66 €/m² in 2022. The asking rents can differ from the average rents for existing rents, in both cases however, households have to additional utility costs and costs for energy, which increased greatly after 2022.

In the first picture, we can see the overview of the whole of Germany. There are clear differences between regions and often also between the cities and the countryside. This can be even more visible in the zoomed box of Regensburg's surroundings and especially the southern areas in the direction of Munich (unfortunately the original map source does not allow us to enlarge the city names). The prices vary between the city of Regensburg (or other greater city areas) and the surrounding region with the prices decreasing even more when get more into the countryside with less industry.

The next two tables, gather information from another source, show the price for 7 years and development in time – always a percentage change to the previous year. The first focuses on the rental prices for houses and the second one for apartments.

The topic of rental prices in general is much more important for Germany than for the Czech Republic, as 58 % of households live in rented accommodation, roughly 51 % according to the portal Europa. An important volatility applies also to the cities compared to the countryside where is the rental share much lower (33.3 %). Looking only at the cities in Germany, the majority almost 76 % live in rental conditions. The layout captured by the previous map of Bavaria would show a similar trend also for building land prices (Eurostat, 2021.; Immowelt, n.d.; Deutschlandatlas, 2021c). The rental share likely differs also in the kind of housing, where single and double-family house ownership reached over 85 % country-wide in the last two decades. (Waltersbacher & Kaltenbrunner, 2014).

Figure 9; Rental prices (€/m²) for houses and apartments in Bavaria



Source: ENGEL&VÖLKERS *(n.d.). – own processing*

As shown in Figure 9, the average rent price in Bavaria for houses is 10.2 €/m² in 2024. The prices are increasing, but the sharp growth from 2021 and 2022 significantly slowed. Please note, that the original data format may change based on the source provider.

In Figure 9, the same process for apartments is shown. The increase here in 2022 following the outspring of the war in Ukraine reached almost 10 %. Therefore, even with the slight decrease in 2023, apartments are on average slightly more expensive than houses, despite the fact, that both categories were practically the same in 2021.

We were not successful in finding up-to-date data for Regensburg as it was possible for Hradec Králové. Therefore, we have attempted to do a tiny research on the market offers regarding the "kaltmiete" in Regensburg ("cold" rent, without energy or utility prices). Based on an overall sample of 70 random offers, we came to an average of 14.88 €/m². The average size of offered dwellings was 62.67 quadrat meters and the average price was 886.11 Euros (conducted in June 2024).

We shall note lastly, that based on Immowelt.de, that price is derived also from the size of the living space with the larger dwellings being more effective in the money/m² ratio.

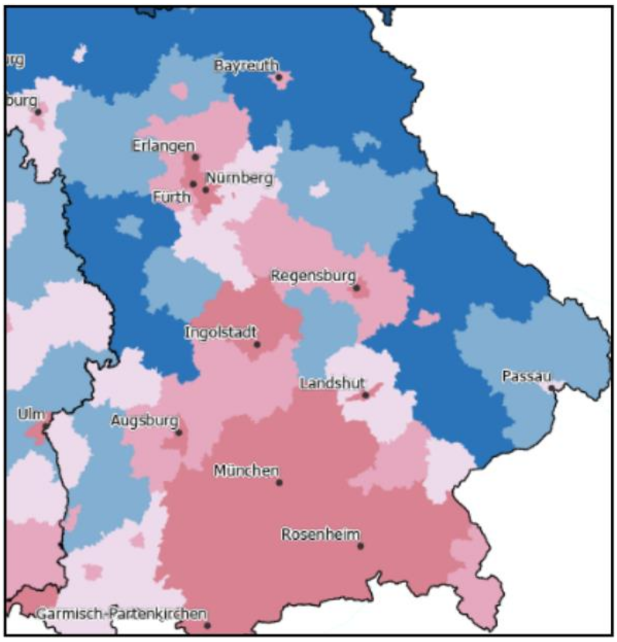


Figure 10; Bavaria, building land prices (€/m^2) for single or two family houses.

Source: Der Deutschlandatlas (2021c) – adapted

In Figure 10, the land prices for single and two-family houses are captured with the scale going from under 50 €/m² for dark blue to over 500 €/m² for dark red on the other side. As is visible, there are clear differences between the cities and countryside areas. According to the same source, the highest prices by far are found in Munich with an average of 2300 and 2400 €/m². For Regensburg, we can only get information, that it is more than 500 €/m². If we look elsewhere (Immoportal, 2023), we can find that the prices are likely located between 720 €/m² and 1,210 €/m².

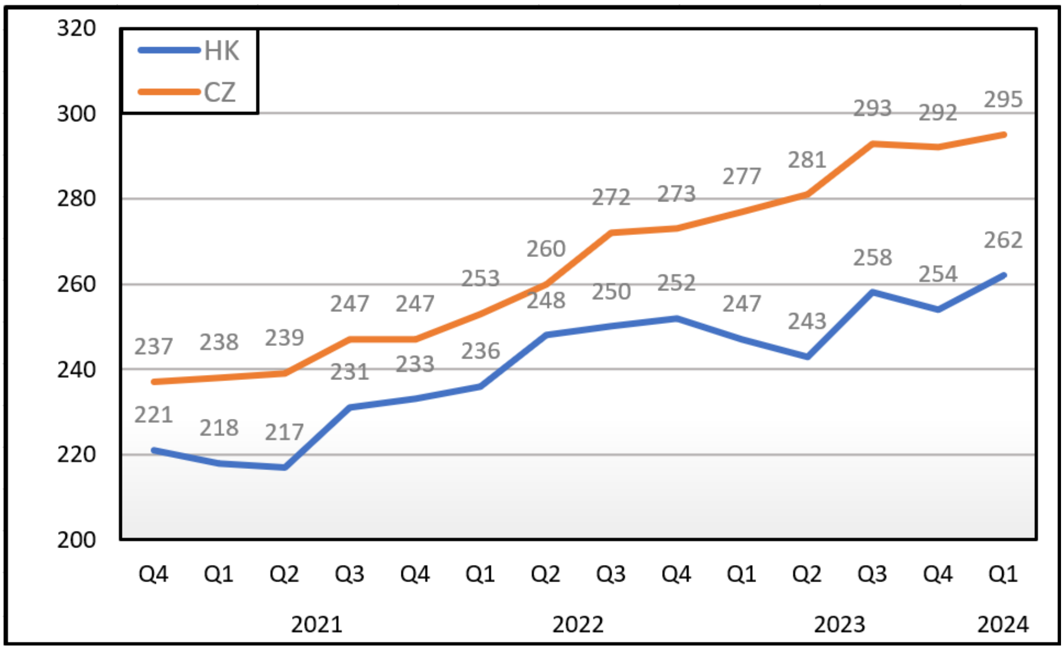
When we move to prices in Bavaria for m^2, when buying a flat or a house, we get to 4,017 €/m² for flats and 3,619 €/m² for houses (Properstar, n.d). These numbers may naturally change over time.

4.3.2. The Czech Republic

The Czech Republic has a very low rental share, or tenants in comparison to Bavaria, therefore the much bigger topic is the costs of owning a house. For comparison, the rental share in the Czech Republic according to the portal Europa is only 21.3 % with ownership over 78 %. The rental trend is though not only comparable but even greater for the Czech Republic than in Bavaria, when focusing purely on the cities. We can discover, that the rental share in cities in the Czech

Republic in 2021 was 79.1 % (Eurostat, 2021). Let us check then also the average monthly rent height in the following table with available data from the same company.

Figure 11; Average monthly rent height (CZK/m² in time)



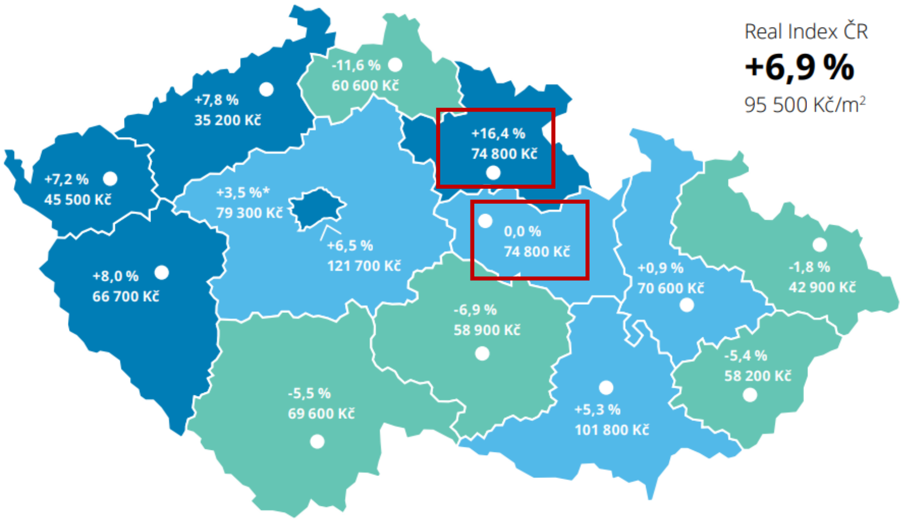
Source: Deloitte Rent Index (n.d.) – own processing

For comparison, 262 Czech Crowns for Hradec Králové (in red) values approx. 10.6 euros (1 € = 24.70 CZK). The average amount for regional cities of the whole country (in blue under term CZ) would be approximately 11,94 €/m^2.

For consistency, we will conduct the same mini-survey as in Regensburg on a site Sreality.cz for rent height and in this case, to compare with the official findings stated in the table above.

Based on the sample of 70 offers from all categories and places across Hradec Králové, we came to an average rent height of 282 CZK/m^2. The average flat size is 59 m^2 and the average price is 15,206 CZK (June 2024). That makes an average price per m^2 higher than the relation shown in the table by Deloitte. This can be caused by two factors: firstly, it is influenced by the sample we gathered, secondly, it can indicate that prices will probably rise for the following monitored section in Q2 in the table.

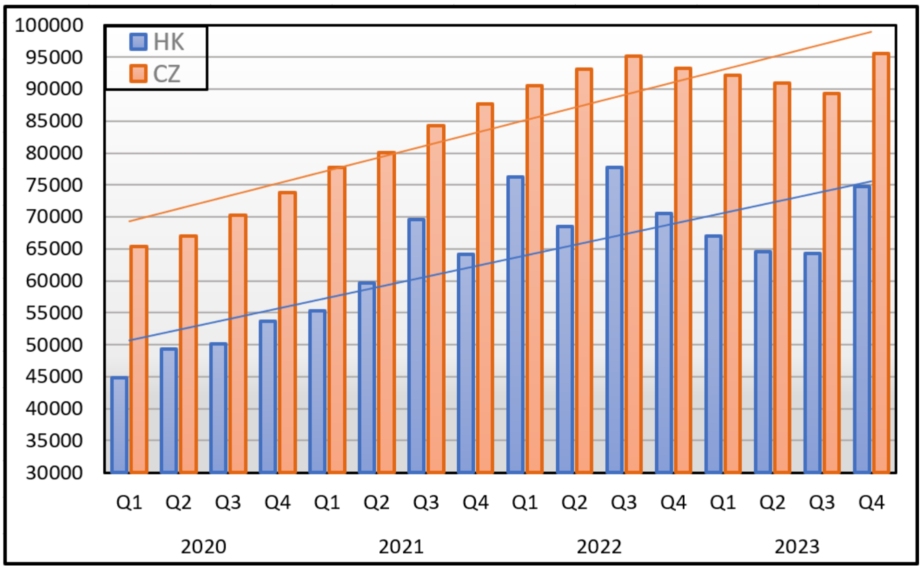
Figure 12; Deloitte Real Index Q4 2023 Real prices of sold apartments in the Czech Republic (for m^2)



Source: Deloitte (2024)

On this map, borrowed from the company Deloitte are visible in the prices for m² in regional cities for the last quarter of the year 2023. To be comparable, with the current exchange rate of 1 € = 24.70 CZK), the price e.g. in Hradec Králové would we pay 3,028 €/m². We have highlighted both numbers for the cities of Hradec Králové and nearby Pardubice, which are the same. The percentage shows the development from the 3rd quarter of the same year. It is also clear, how great are the differences between some regions.

Figure 13; Hradec Králové and the Czech Republic - CZK/m² in time - Real prices of sold apartments



Source: Deloitte (n.d.) – own processing

The company Deloitte shares this format of publication every quarter of the year. Thus, if we use the provided data and put them together, we can get a development in time, that can enlighten us with more accurate information.

In the graph, with the trend lines added, we can see the average price of sold apartments in CZK/m^2. The blue shows the development in Hradec Králové (ending with 74,800 CZK, as shown in Figure 11), and the orange presents the same for the republic average. Based on the four monitored years, the trend is similar to Bavaria previously. The prices shot up by 2022, in some cases reaching their maximum height.

For affordability, an important factor is also the average wages. We will stick to the source and cite from the main window: "*The Czechs rank second to last in Europe in terms of affordability of their own home ownership. Just ahead of Slovakia, housing is the most expensive in relation to wages. For a 70 square meter apartment, Czechs need the equivalent of 13.3 average gross annual salaries. This makes the Czech Republic one of the European countries with the least affordable housing in the long term." Deloitte (2023)*

4.3.3. Comparison and chapter conclusion

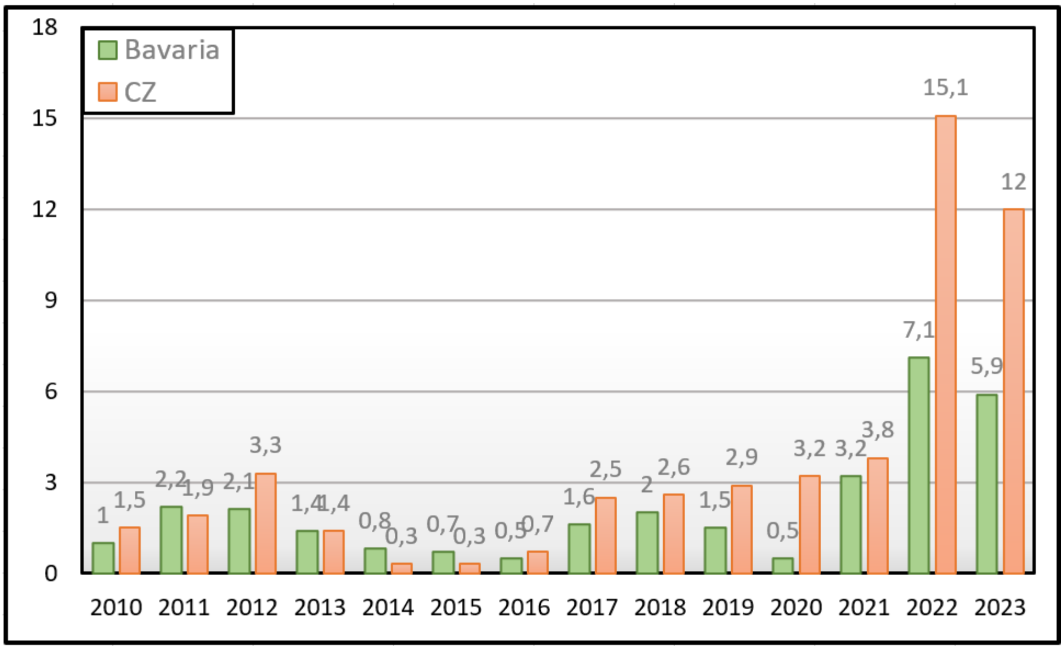
There are trends again, which can be summed as similar in both regions/countries. There are deep differences between regions and districts – among geographical parts of the countries and secondly between the cities (especially the big ones or regional capitals like Prague or Munich) and the countryside. That applies not only to the prices, which can be diametrically different but also to the style of living, which can be presented on the share of tenants and owners.

Overall, prices have risen in both Bavaria and the Czech Republic, accelerated by the recent crises, especially in 2022. As we will learn in the interview, it is hard to predict precise development, especially due to unpredictable factors, such as ongoing war, but based on the past, the prices could continue to rise, even though, it could be at a slower pace.

Coming back to the first research question, where we search for differences between housing affordability of both cities; The precise comparisons can be tricky because Bavaria and the Czech Republic are placed in different state units, and have different praxis, laws, currency, etc. If we compare the approximate rent price per quadrat meter for Regensburg and Hradec Králové however, we get 14,88 €/m² and

11.94 €/m² according to Deloitte result, 11.42 €/m² if we stick to our sample. Thus, we can state, that Regensburg is in absolute numbers with a high probability of being more expensive regarding the rents. A similar conclusion can be made about the housing price for buying a dwelling. Based on our sample, the average size of offered flats is higher in Regensburg (62.67 m^2) than in Hradec Králové (59 m^2). Even though the precise numbers shall be taken at a certain distance, results seem logical based on previous findings.

Figure 14; Inflation rate from 2010 – 2023 (compared to the previous year)



Source: Statista (2024a; 2024b); Economy and Finance (2024) – own processing

In Figure 14, we can see an inflation comparison between Bavaria and the Czech Republic, which will also influence both cities. While the height is similar for most of the time, by 2022 and 2023, the Czech inflation shot up sharply and overtook the Bavarian.

For wages, as it is reasonable to anticipate, that wages in Germany are higher than in the Czech Republic, we will utilize a few sources to get a rough idea about the reality of the last year.

A median wage for Bavaria is around 3,833 € per month. The highest offer in the whole of Bavaria but also in the whole of Germany is in Munich, where it is 4,687 € per month (HousingAnywhere, 2024). A median wage in the Czech Republic stands at 37 696 CZK for males (1,526 €) and 31 856 for females (1289 €); *course 1 € = 24.70 CZK* (Czech Statistical Office, 2023).

A monthly average wage for Regensburg is located around 2,053 € for 2021 (Der Deutschlandatlas, 2021b). We haven´t found a direct average of wages for the city itself, therefore we will use the Hradec Králové region, for which an average wage is around 38 194 CZK (1546 € with the same course of 1 € = 24.70 CZK) for 2021. We can state that therefore, wages are with a high probability higher in Regensburg over Hradec Králové, while the inflation is generally higher in the Czech Republic according to Figure 10, which makes the difference larger.

For the second research question, we can state, that price is a very crucial determinant when we compare both cities. Regensburg likely has higher prices for housing, but Bavaria generally has lower inflation and offers higher wages, which can compensate. A visible similarity for both cities and regions is the continuous rise of prices on all fronts especially in recent years. Both cities also do not stand in a vacuum but are influenced by other important cities around them.

We shall mention, that the following initiative will provide a detailed price index for Bavaria, on which we want to refer for the future. The mentioned project will be finished in 2025 at the earliest.

Link available: https://www.ifo.de/en/project/2024-01-01/regional-price-index-bavaria

4.4. Interviews review – results

All interviewees are employees of the city magistrate or institutions under the city jurisdiction. The topic of the city-managed housing stock was therefore for all interviewees more or less an important one. This fact could influence the opinion in comparison with possible interviews with private developers or companies. Not all respondents directly deal with the housing affordability topics, but all of them are in the near proximity of the related housing topics.

Interviews will be firstly compared within each country and the two results mutually with one another. We will focus on the key topics and the topics, which turned out to be frequently mentioned. For both countries, we will start with the interviewee's opinion on affordable housing and closely related topics, followed by others, mentioned in the interviews.

We shall note, that the interviews with the Bavarian representatives were slightly disadvantaged by the nature of being led in a foreign language. That caused me sometimes to be unable to react right away to certain parts of the discussion.

Citations are translated from the original Czech or German language with Chat GPT and then manually corrected when necessary.

4.4.1. Bavaria (Germany)

There is an overall consensus on housing affordability among the interviewees from Regensburg in Germany´s Bavaria. All three interviewees hold an opinion, that there is currently a shortage of affordable housing and therefore the housing is generally rather not affordable.

Interviewee 1: *"...the situation is currently still not good. It was worse before our forefathers. It's still not good... so when it comes to families with low incomes, especially for families, it's very difficult."*

Interviewee 2: *"In Regensburg, you definitely need a good income. It's best if you have a lot of money. Otherwise, it's quite difficult. Regensburg is already an expensive city, especially when it comes to housing."*

Interviewee 3: *"…in general, we primarily have a shortage of affordable housing, which is accessible, also for somewhat lower-income groups. In the higher price segment, we do have a sufficient supply, but the prices are correspondingly high and only affordable for higher earners."*

There can be made the following words about housing affordability in Regensburg, which are based on the direct opinions expressed by the interviewees or reasonably based assumptions retrieved from their words.:

The city has a shortage of housing and the prices either of own or rental housing are currently high or very high. The high prices are the main reason, why housing is not affordable for certain social groups. The affordability in Regensburg is therefore good for the upper classes or high-income citizens and is manageable for dual-income households, working couples, individuals, or students sharing one-room flats. On the other hand, the city is becoming very unaffordable for the lower classes and households with lower incomes. The family-friendly housing costs are high and thus, the city is less affordable for families, depending also on the location and size of a family. Parts such as the city center are the most expansive. The biggest difficulties are faced by large families with more than two children because there are too few big apartments and those that exist are often too expensive and thus out of reach.

Housing in the city meets severe challenges due to the long-term immigration and the rise of the population, which settles in/or aims to settle in the city or its proximity. This persisting process puts great pressure on the new construction, which is not able to keep up with the growing demand for accessible housing. This process was recently even more enhanced after the refugee crisis following the start of the war in Ukraine.

A certain role for affordability in the city of Regensburg is played by the city of Munich, which offers higher earnings. Such residents, who work in Munich can afford higher housing expenses in Regensburg while making the housing scarcer for locals. One such process can be gentrification. There is high competition for a limited pool of affordable housing stock, which doesn´t demand high or above-average household income. This competition is very high among low-income people.

Why is Regensburg attractive?

Regensburg is an attractive city mainly because it is a very strong economic power and offers a great number of jobs. The city as a whole is a huge employer. That is the greatest factor, which draws people into the city. The city has also a very convenient location for other cities with major industries. In Regensburg are placed significant regional institutions such as a large university, hospitals, and others.

Prices in Regensburg?

There were not always precise price estimates mentioned in the interview, which were hidden behind terms such as “high prices”. According to one statement, the estimate would be 15 - 17 €/m^2 per square meter for apartments in Regensburg. Others stated that it can be difficult to find two-bedroom apartments, or three-bedroom apartments, for less than 1,000 Euros.

What was an important development in the past, that influences something today?

In the '60s and '70s, a substantial part of housing served social purposes for a given amount of time. This part of housing however between 1990 and 2000 fell out of the social tie. In West Germany was a long tradition of subsidized housing which was uniformly treated by the sole Federal government. A crucial change in legislation occurred in 2006 and 2009, where many responsibilities were transferred to the individual states. The federalism reform greatly influenced Bavarian housing behavior.

"This was different in the past, and this shift occurred due to the transfer of legislative competence from the federal government to the states, resulting in a very good subsidy system." (Interview 3)

An important praxis was mentioned independently in all interviews. There is a quota regulation, according to which, 40% of housing areas built in new larger development areas must be subsidized as social housing to support middle and lower-income levels.

Its part also played two major refugee crises – with the war in Syria in 2015 and in 2022 after the crises in Ukraine. Both refugee waves added more demand for low-income housing.

Bavaria and a high rental share

Germany has a relatively low homeownership rate whether for condominiums or houses. There is a big difference however between the city and the countryside. Countryside has a very high ownership in comparison to the cities in Bavaria. One of the reasons is the price of the land, which enables even lower-income populations to buy private property, which wouldn´t be possible in the city.

What is the city doing/what can it do to alter the situation?

The biggest tool of the city is the legislation and the building rights, it provides to the developers. The city shall ensure that there is enough housing for everyone and that residential areas remain mixed of multi-income groups. This task is perceived as very difficult.

The city plans to keep the above-mentioned policy, that 40% percent of new larger residential areas built in Regensburg shall be provided as social housing. The city hopes to get an increase in subsidized housing in the coming future, which shall help the current housing shortage for the lower-income population. This policy shall also help to mix the neighborhood income groups.

How can be the situation changed?

Keep steadfast construction to satisfy the population growth and increase the share of subsidized housing, which will be affordable for lower-income groups.

What development do interviewees anticipate for the future?

One of the key determinants is likely to be expected the continued growth of city inhabitants presented by the demographic prognosis. Regensburg will continue to have immigration and many young people due to the university. The housing construction will thus remain high. The pressure on the market will remain the same. Regensburg will continue to be economically successful. One of the interviewees mentions concerns not about the lack of housing in the first place, but having the wrong kind of housing for older generations in 10 – 15 years. There isn´t an expected significant change in the homeownership rate because of the high land and construction costs.

4.4.2. The Czech Republic

There is not a complete agreement on housing affordability in Hradec Králové among the interviewees from Hradec Králové in the Czech Republic. While the first interviewee holds an opinion, that the housing in Hradec Králové is affordable to some extent, the other two interviewees argue more or less strongly for the current unaffordability of the housing in Hradec Králové for certain social groups.

Interviewee 1: *"I don't follow it that closely, of course, but I think that affordable housing is definitely available and can be obtained, but naturally, it is more difficult for socially disadvantaged people to get it."*

Interviewee 2: *"…in general, from the perspective of our strategic plan, it is evident that housing in Hradec Králové is rather expensive, meaning less affordable, for example, for young families…"*

Interviewee 3: *"Housing affordability here is good for the upper-middle class and even higher classes, but it's worse for the middle class,…" "…and for the lower-middle class, especially for people who don't want to or can't take out mortgages, the availability is essentially negligible, virtually oscillating around zero at this moment."*

The probable reasons behind the opinion that housing is affordable for the first interviewee are firstly the high number of advertisements and secondly the housing allowance. We should note, however, that the first interviewee was for most of the interview focused on the city-owned housing stock and therefore sometimes isn´t clear from the transcript, what was meant just for that.

There can be made the following statements about housing affordability in Hradec Králové, which are based on the direct opinions expressed by the interviewees or reasonably based assumptions retrieved from their words.:

The location of the affordability threshold for social classes varies depending on the interviewee. The prices of own housing are currently high or very high. The high prices are one of the main reasons, why housing is not affordable for certain social groups. All respondents can reach a consensus that housing in the city is less affordable or straight-up unaffordable for low-income households or lower classes. The affordability in Hradec Králové is good for the upper classes, or high-upper classes. Housing in the Czech Republic is one of the most expensive in Europe, which is naturally dependent on the relationship between prices and salary levels. This relationship is not ideal as prices are relatively high in relation to the average salary levels.

Affordability is very low or none for minorities, such as Ukraine refugees or the Roma minority. It is caused mainly by the stance of the major population, whose owners or landlords deny to rent them a flat. Based on the second and third interviewees, the housing is less affordable for the social classes or groups such as young families, middle classes and lower-middle classes, and/or people who can´t afford or are not willing to take a mortgage. The cheaper and more affordable option can potentially be the old panel apartments from the 60s to 80s. A potential issue is or can be the real estate speculation of huge foreign magnates, who buy flats or blocks of flats and leave them empty waiting for their value to increase. This strategy excludes or can exclude ordinary people because they do not have enough resources.

What housing affordability depends on, based on the mentioned factors in the interviews:

The housing affordability is based on the number of flats + the number of free flats/flats available. The price of flats or rent amounts in relation to average salaries. Important are also the working opportunities, and the situation of the people and the situation of their blood relatives.

Why is Hradec Králové attractive?

Hradec Králové is mainly attractive as a good place for living – for factors such as parks, clean and green environment, and location, with a focus on services and smaller companies or offices.

Prices mentioned in the interviews for Hradec Králové

According to interviews in Hradec Králové, the "Kaltmiete", the cold rent for a newly built apartment of 80 m^2 can make around 19 000 Czech Crowns. The average rent in newly offered apartments can be surely over 270 CZK/m^2. Subsidized housing provided by the city, which can increase the prices only once per 3 years by 20 % maximum, can lay between 120 CZK/m^2 and 180 120 CZK/m^2 for newly offered flats. An estimate of the relation between annual salaries needed to be able to afford a newly built dwelling is 13 annual salaries.

What meant the privatization of real estate property for the current situation and how did it influence it?

The whole process of privatization from the 90s to approx. 2010 heavily influenced the current housing situation in Hradec Králové either for the private sector or for the city.

From the point of view of the city, the privatization was, in essence, necessary because the city wouldn´t be able to maintain the housing stock. On the other hand, the sold amount was too large – the current torso of apartments left at the city's disposal is minimal (approx. 1430 units). According to some interviews, this amount is too small and the privatization to such an extent was an error, as the city has in consequence reduced capabilities in how it can influence the situation.
The privatization deformed the housing market in the Czech Republic
"…after the revolution those flats, whether they were cooperative or corporate, went to those people, whether for free or for ridiculous sums, so they actually distorted the housing market in Bohemia terribly, because those people suddenly acquired properties which they sold and the price rose terribly…" (Interview 2)

Privatization drastically transformed the ownership rate of the country, from a very low share of privately-owned housing to a very high one. Why it happened, what it means for today, and how it influences the current situation was one of the next side topics. One of the transfers, which happened during the 90s was also a mindset shift, where a great part of society wanted to avoid the communist legacy of the public and shared housing. Another reason, why the rent share is so low is because of low certainty, it provides in the form of shortly-orientated contracts. If the contracts would be provided for longer periods, it would be a better and more competitive alternativy to the own housing.

How the situation can be changed?

By a new (massive) construction (which is very unlikely, however). The state could/shall further widen the subsidies for housing reconstruction and if possible, support the housing for affordability rather than profit-making. The rescue system of housing subsidies could be more targeted and accessible for people, especially on the bottom, who not always know about their possibilities

What is the city doing/what can it do to alter the situation?

The city has tools, how to influence the situation, however, its options are limited and tight to the resources, it has at its disposal. The city can try to adjust the rents to apply pressure on the private housing market offer. Both these two points are however linked to the previous issue caused by the privatization, which left the city with a very limited comparable body of flats to work with as a housing player in the regional market. One of the city tools is the rule-making for the developers – the city can and should make a clear and transparent environment for the developer companies to be aware of the local whereabouts. The city works with the flats it currently has – make sure, they are not left empty, and keep up with their reconstruction and maintenance. One of the important parts of the city as a housing player is social housing, which it offers to socially vulnerable groups. Those are not only for seniors, poor people, or handicapped citizens but also to offer beneficial apartments to support the young absolvents in professions such as medicine, police, teachers, and similar jobs, on which the city stands in the future. This shall also help to keep young people from leaving the city.

What development do interviewees anticipate for the future?

From the point of the housing stock under the city, there is a probable effort to enlarge this amount. For this purpose, the city has several initiatives, partially linked with the specific developers and other plans and procedures. The city does not plan to become a developer itself and therefore, some dramatic increase in public housing is highly unlikely. The reason behind this is especially the lack of available resources. The prices are likely to remain high. There is an expectation of an increase in the share of rental, cooperative, and corporate housing. This increase is seen as probable and inevitable in the horisont of coming decades. This process on itself is not perceived negatively. One reason behind it could be however that people will be not able to afford to buy their own. Based also on the demographic prognosis, the city is expected to keep the older population cohorts. The effort is made to keep also the younger generation.

4.4.3. Comparison and Chapter Conclusion

The output presented is conducted as a description, derivation, and interpretation of the findings based on the interviews. Findings offer additional valuable insights for answering both research questions regarding the similarities and differences in affordability between both cities, same as identifying other determinants, on which it depends.

Both cities deal with high housing costs – the housing in both cities is thus affordable for people with higher salaries from the upper classes. The lower classes and specific vulnerable groups without substantial financial backup meet difficulties in finding suitable dwellings. One such group, which was named in both countries is the young families, who need adequate housing space for children, and such dwellings can be expensive.

Another vulnerable group in both cities is minorities. A minority relevant to both cities is the Ukraine refugees. In Hradec Králové, it is mainly because of the stance of the major population. This factor wasn´t mentioned by the interviewees from Regensburg.

Cities had a very different historical development – most importantly the regime change and following privatization in Hradec Králové, which profoundly impacted the housing environment in the city and which was mentioned in all interviews. Regensburg didn´t undergo such a crucial regime change, but others, most notably long-term immigration, which puts great pressure on the existing housing stock and also the city institution itself, how to keep up.

Also, the anticipated future varies – general expectations from respondents in Hradec Králové is a growing portion of shared, rental, or collective housing and the prices will remain high. The population trend will continue in a similar fashion. In contrast, Regensburg anticipates further population growth, which will demand new construction. The new construction in connection to the city was frequently mentioned.

Few things repeat from the previous chapters or parts, but the topic of social housing and city legislation apparently plays an important role in the minds of their representatives. As mentioned, the recent development of privatization for Hradec Králové, and the change of the mentality is another great determinant of population behavior. There also appears issue of stigmatized groups and vulnerable parties. Those topics are on the other hand something similar for both cities, even if they are dealt with on a different scope or urgency.

5. Conclusion

To conclude all findings of this thesis and answer on the research questions, which were:

1) How does housing affordability differ in Regensburg and Hradec Králové?
2) How do the determinants of affordable housing differ and compare between Regensburg and Hradec Králové?

The cities of Regensburg and Hradec Králové meet similar challenges in some ways but substantially vary in others, which applies also the whole countries, in which they are located. Here is a summarization of affordable housing and determinants, it depends on, which were examined in this thesis.:

Regensburg is much bigger than Hradec Králové population-wise, which keeps growing and is expected to continue to rise. The city draws in many young people, students, and workers, which puts great pressure on the local housing market. Hradec Králové on the other hand experiences more of a population stagnation or even decrease and the city population is also much older on average. One of the reasons is likely a different reason for the attractivity – Hradec Králové is a smaller city offering a high satisfaction with life and Regensburg plays a very dominant role as a regional employer. Thus, both cities struggle with high prices for housing, which threaten, especially lower-income classes, young families, minorities, and other vulnerable groups. One of the results is an ongoing suburbanization. Hradec Králové in contrast to Regensburg, will lose older cohorts of the city inhabitants, which may free part of the existing housing stock in the future. Regensburg has higher housing and rent prices in absolute numbers. A ratio of average salaries and prices however is not favorable for the Czech Republic, which is relevant also for inhabitants of Hradec Králové. Affordability in both cities and population behavior is influenced by inflation that recently experienced especially in the case of the Czech Republic an incredible rise.

Both cities have profound documents and strategies on how to pursue their goals of development in the future. Both cities also have practical tools for how to react to the current situation, tools however, that are limited. The greatest one is the legislation, creating conditions for the developers within the law and theroterial planning. It seems that both cities are the biggest supervisors, keepers, and builders of social housing, which is a part of the housing stock, on which they have the highest influence. From the gathered information, it looks like Bavaria and Regensburg stress subsidized housing construction more than the Czech Republic and Hradec Králové. The main likely reason here is the historical privatization in the Czech Republic after the Fall of the Soviet Union, which shrank the state and municipally controlled housing stock to an absolute minimum. It was also the major cause of the high ownership rate appearance in the Czech environment. Regensburg also lost control over part of social housing in the last decades due to the contract expiration. This loss is now being replaced. The ownership rate difference is relatively very high between both regions but varies the same between the cities and countryside in both of them alike. Hradec Králové has a relatively higher population density per flat than Regensburg.

Based on the theoretical and empirical parts alike, we can expect the prices to remain high, and a further increase is likely depending on various factors, financial, housing, political, legislative, and population determinants in play. For Hradec Králové, a decrease in the ownership rate of housing is expected in favor of rental, cooperative, and corporate housing. There is an overall consensus among the respondents, that one of the solutions to the situation is new construction, which is an uneasy and demanding task however, and primarily led by the developer companies.

As mentioned, new construction is a bigger topic for Regensburg, as is portrayed on the web (attaching a first link). In the Czech Republic, a new legislation change is recently upcoming, which shall be noted. (attaching the links).

https://www.regensburg.de/leben/wohnen-u-bauen/wohnbauoffensive

https://mmr.gov.cz/cs/ministerstvo/stavebni-pravo/pravo-a-legislativa/novy-stavebni-zakon

A proposal for further research; How much are the findings and results applicable for Regensburg and Hradec Králové in this paper generalizable for other cities in the middle-European context? Are the cities slowly becoming a living place for the wealthy?

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7. Attachments

<u>Sample of question formula used (there were used only CZ/De versions). Only Questions 1., 2., 3.,4.,6.,9.,10. were used in all interviews.</u>

Interviews – *Country*

HK/RG – Anonymity – ENG – Recording Consent – 10 Questions – 30 min?

Questions

1. How do you assess the housing availability in "*city name"* for different social groups?
2. From your perspective, what factors influence housing availability in "c*ity name"*?
3. What is your role, as an institution, in housing and its availability in this city and its surroundings?
4. What is the housing policy of the city of "c*ity name"*?
    a. What are you doing to make housing available/what can you do?
5. What are the biggest threats/challenges the city faces regarding housing?
    a. Demographic perspective/mobility
    b. Current geopolitical crises
    c. Government intervention/laws
6. What could help the current housing situation?
    a. What positively influences it currently?
7. What are the trends specific to "*city name"* or its region? What are the local specifics from your perspective?
8. Are there any recent milestones that you consider important for housing in "*a country name"* for its development?
    a. War/Covid/?
9. What is your assumption for future development? How is housing availability evolving?
    a. What will it depend on?
    b. What price development do you expect on the housing market?
10. Is there anything else you would add to the housing topic from your perspective?

From other non-written questions were usually used "Why do you think, that there is such a high ownership in CZ/ Why do you think there is such a high renting share in Bavaria".

Interview 1 - English translation

36:06 min – a German perspective

Italic – not understood

Interviewer: I think I've got everything... yeah... so, yeah, um, yeah, I've got that... I'm not sure if I've put it nicely. My topic for my bachelor thesis is comparing affordable housing between Regensburg and Hradec Králové, my city. And I'm already writing the theory, and for the second part, I'm doing these interviews, I would say. So... so yeah, so, yeah, I've got this first question for you... so... or... I've written it down here. Could you please describe to me the housing availability or affordable housing, how is it with it, in Regensburg? And how do you assess it for various social groups? So, as a general question, yeah, what it's like or how... they see it...

Respondent: So, the situation is currently still not good. It was worse before our forefathers. It's still not good... so when it comes to families with low incomes, especially for families, it's very difficult.

Interviewer: Okay, okay. And for example, what are the reasons why it's difficult or why it's not difficult... not so good...

Respondent: There are few apartments designed for families with more than two children. There aren't enough large apartments. Large apartments, when they exist, are often very expensive. But especially with subsidized housing... The available ones are mostly for families with two children. But with three, four children, it's very difficult.

Interviewer: Aha, aha. And so, they are, but they are expensive?

Respondent: Yes, there are few, and the ones that exist are very expensive.

Interviewer: Ah, okay, yes, that makes sense. Aha, aha, aha, okay, understood. Aha, okay. And for example, I always say, even when I conduct interviews in the Czech Republic, that it's said that Regensburg is a city for students, you have universities and so on. So do you think, is it, that... or... Is it true, as it's said, that it's very popular for students? And that it's also friendly for young people. For example, I don't know.

Respondent: Yes, I think so. I think so. I think Regensburg is a very attractive city for young people. On the one hand, because of the... university and the university of applied sciences to study. Then the city center is very appealing to young people, precisely because of the many pubs that exist. You can do a lot, meet a lot of people in the evenings. You also have the *Jahninsel* as an alternative meeting place. I do

think that Regensburg is a very attractive city for young people, especially for students.
Interviewer: I don't know, or, by chance, do you know if young people then stay in Regensburg? The young people, or is it more like a trend that more older people stay in Regensburg and then the young... leave?
Respondent: In most cases, no. So, most also leave again. Many come to Regensburg to study. But then they also leave the city again. And then many are drawn back to their hometowns.
Interviewer: Yes, that makes sense. Okay. Interesting. So, that's actually the second question. What influences affordable housing in Regensburg? Or what are the factors that influence the situation or how it is in Regensburg?
Respondent: Well, Regensburg is not only a university town but also a city that is very conveniently located for other cities with major industries, such as Munich or Nuremberg. Or even to Passau. So, Regensburg is nicely in the middle there. And especially Munich. Housing there has become almost unaffordable. And it's true that here we're seeing more and more people who actually come from Munich moving here and living here to work in Munich. You can often tell them by seeing some cars with Munich license plates, especially in the city center. You see that more and more often. Of course, this then creates the problem that people who earn more money simply come here because wages are higher in Munich. And that, in turn, doesn't take housing away from the actual Regensburg residents, but it just means that housing becomes scarcer, especially through mechanisms like gentrification.
Interviewer: So, okay, okay, I understand. Okay, great. Is there anything else for Regensburg? What is like a main factor, I would say. Geographic location, that's alongside Munich, right? And anything else?
Respondent: Yes, Regensburg itself also has a good industry. So Regensburg itself offers many job opportunities. And as a result, Regensburg also has increased migration. That's the problem, that rural areas have fewer and fewer people living there, especially young people and young families moving to cities. That's a general problem. And that naturally also affects Regensburg. Because there are indeed many attractive offerings here. So if I imagine, for example, a family with two children moving to Regensburg. The children have everything here. They have good job prospects, they can study. They have a beautiful city center. There's a lot

culturally, many activities. But it's also not a city that's so big, like a million city, where you just get lost. So... I think Regensburg is also very attractive for migration.

Interviewer: Yes, so that's my issue with the countryside, right? That people move from the countryside to cities like Regensburg?

Respondent: Yes.

Interviewer: Okay, aha, yes, okay. Interesting. So yeah, that's...

Respondent: but it also affects housing, right?

Interviewer: Aha, yes, yes, that's true.

Respondent: Where is the migration headed?

Interviewer: Yes, actually, I think the... yes, I miss the word very much, but the people pay, or the... population, yes, that's it... the population of Regensburg is always higher, right? It keeps going up. So, more people are moving in, or the population in general for Regensburg is increasing, right? I don't know how...

Respondent: I'm sorry, I don't understand the question now.

Interviewer: Yes, yes, that's it, or the population is growing. Can I say that? That it's like the population of Regensburg is around 100... 30,000 or something.

Respondent: 160,000

Interviewer: Yes, yes, okay. Yeah, okay. But that doesn't matter. So, what is your role, if you can say that as an institution, like a city or as an institution for the city, or in general, the city of Regensburg? What is the role for housing and availability in Regensburg and its surroundings? What is the role of the city? The city of Regensburg.

Respondent: Well, the city of Regensburg actually has to ensure that, firstly, there is enough housing for everyone... and that is of course very difficult. Above all, one should also ensure that the residential areas are mixed. So, you shouldn't just place wealthy people in one neighborhood and poor people in other neighborhoods. But you have to make sure that it's mixed. Simply ensure mutual acceptance and tolerance. And a certain normality prevails. That is often very difficult. It is often very tedious because we also notice that people who have a lot of money like to withdraw and be among themselves. And they also don't want others to somehow participate in their lives. So, they actually want everything isolated for themselves. Also from the perspective of schools and so on. That is difficult. That is a big problem for the city to solve, I think, very difficult to solve. But it is the city's task to create housing and also to mix it so that everyone can live reasonably in the city. But that is certainly not an easy task.

Interviewer: Yes, I understand that, of course. So, is this more about the private sector? For the housing situation or the apartments in general?

Respondent: The private sector is causing major problems. Naturally, when the money goes, it has to be profitable. And building investors only build when it's worthwhile. Either the city has to contribute a lot of money or the state. Or it's sold at a very high price, and then households with low incomes can't afford it.

Interviewer: Mhm, mhm, so for example... (). I don't know, is the city of Regensburg in a position where it can influence how the private sector then, um, how should I say this...

Respondent: How the private sector builds and the city?

Interviewer: Yes, yes, exactly. Yeah. How they behave, yes.

Respondent: It can have an influence on it, with building permits. They can impose conditions. Currently, it is such that in most cases, when new construction takes place, 40 percent must be socially subsidized housing. Perhaps in different groups... But that is not always implemented everywhere. Then it starts again. That is only a guideline, but it is not always applied.

Interviewer: Okay, that's interesting. Actually, I had the idea, for example, in Czechia, when we had, I think it was 1989, that was when we had the Communists and then we had democracy... and of course... for example today, a government plays a different role from what it was in the past. So in DE, because Bavaria is a federal state. So, does Bavaria, as a federal state, play a specific role different from the government of Germany? I mean, does the government of Germany play a different role from the government just for Bavaria? I mean, the local, I would say... Are there differences?

Respondent: Germany is divided into different federal states. And then there are issues that are federal matters, and then there are issues that are state matters. And there are laws on housing, for example, the rent control, for example, is a federal law, and the states have to adhere to it. But there are also various tasks that the states have to take over. I don't know the details, but it depends on what is a federal task and what is a state task, such as criminal law, for example, is a federal task. But there are also laws that are simply the responsibility of the states, like education. Education is a state matter. Each state organizes it itself.

Interviewer: So there isn't much for the apartments or for the topic of affordable housing and such. It doesn't depend much on the federal state government, right? Or can I say that, or not? Or does it depend on that?
Respondent: Yes, to some extent, because it also has a lot to do with employment situations and the national economic situation. Of course, this also affects the states, they also exert influence. But it's also a federal matter. If I look at, for example, the increases in energy costs, that is naturally also attributable to the federal government. These are federal laws that have correspondingly increased energy costs. Whether that's right or not, I don't want to pass judgment on that now. I just want to ask, for example, the example of energy costs for heating and so on, that's a federal matter. The Free State of Bavaria has little leeway there. The Free State of Bavaria could have invested more in alternative energies, for example, could have tapped into more renewable energy sources and thus could have kept energy prices low for Bavaria. It's a collaboration. You can't just point fingers at one and say they're solely to blame.
Interviewer: Yes, I don't want to do that, of course.
Respondent: But it's a collaboration and, as I said, depending on the question, it's a federal... it concerns the federal government or the state of Bavaria. That's different. And I mean now housing allowance and social assistance, those are federal descriptions.
Interviewer: Okay, okay.
Respondent: Although, yes, the Social Security Code is colorful.
Interviewer: That's interesting. That's a difference from Czechia. Germany is very large. Also, the organization is different. We have many, partly already said, so whether they can say, what is the housing policy of the city of Regensburg? I know they're not just...
Respondent: Yes, so we had let housing policy slide in Regensburg for many years. So for many years, very little, much too little happened. I believe until around 2016, 2018. Very little happened then. The problem was also that there were subsidies for housing construction. Can you imagine, a company builds a house, then it gets money from the city of Regensburg. But in return, it has to provide half of the apartments or all of the apartments, depending on how big the credit limit was, for example, for social assistance recipients. For people who live on housing benefits or social assistance. These subsidies are usually binding for 25 to 30 years. After

that, the obligation expires, and then the landlord can do whatever they want with the apartment. And we had the problem that significantly more apartments fell out of this obligation because they had been in it for too long, than new ones came in. So, housing became increasingly scarce for low-wage earners or social assistance recipients because there were fewer and fewer apartments they were allowed to occupy. But for about 6 to 8 years now, efforts have been made to counteract this and to regulate it. But it takes time. It's not something you can say, okay, we'll build 2000 apartments for social assistance in a year. All apartments have been lost.

Interviewer: Yes, that takes time. So, when we talk about presence, what could help the situation? It doesn't just have to be from the side of the cities, for example, or city policies, but in general, what could help the current situation for housing in general or what could change it?

Respondent: Well, I think one thing would be a reduction in bureaucracy. It's always very, very difficult to get a building permit, but that's more of a Bavarian-wide problem, not just for Regensburg.

Interviewer: Actually, I think it's similar in Czechia as well.

Respondent: There's a lot of paperwork and many applications and many regulations that need to be adhered to. So that should be reduced, I think, on the one hand. On the other hand, I think the city of Regensburg should actually make use of its sovereign rights and simply, yes, take over houses that are vacant, and apartments that are vacant, and have been vacant for, let's say, more than a year and nothing has been done about it. Yes, to take care of it, to give the owners money, to buy the house together, but you can't resist it anymore because we need housing. It can't be that houses are vacant and abandoned. No one does anything with them, while on the other hand, families with four children can't find a place to live. But entire houses are left empty. So in this case, I would wish for a bit more uncompromising action.

Interviewer: When you talked about bureaucracy and when new apartments are built, so there are apartments but they are not available, for example, they are empty but people don't want to rent them or? You talked about when we want to build new apartments. An idea - whether it's more that there are apartments available in the city and that's why we need to build new apartments. Could it be that there are apartments in the city, but they are just not available?

Respondent: Well, building apartments is always getting more expensive. That's a problem of the legal situation. Because the requirements are getting stronger and stronger. And then there are old apartments, old houses that just sit empty. The owners have no interest in them. They don't want to rent them out at all. That's bothersome to them, it's a burden. They want nothing to do with it. And there are so many apartments and houses like that in Regensburg. If we were to take them all over, we wouldn't have a single homeless person anymore. So, that's difficult. But there are also, for example, on the street where I live, there's a house that has been empty for years, no one does anything about it, the garden is totally overgrown, the house is big enough that there could certainly be eight to ten people living there. So either a very large family or two smaller families could live there very well. And then I see, on the other hand, families with 5, 6 children in communal accommodations who urgently need an apartment because they have to move out of the communal accommodation. But they can't find one that is either big enough or, if it is big enough, it's too expensive. But on the other hand, houses are empty. And I think to myself, well, that's somehow wrong. So then as a city, you can go there and say, if you don't take care of the house, if you don't want it, then we'll buy it from you, renovate it, and then the family can live there affordably.
Interviewer: And here we're talking about renting, right? That the city would buy the house and rent it out to others. But then, of course, it would be more affordable. And that would be, for example, a task of the city, in my opinion, that it should fulfill here. But the city always fears taking such steps for political reasons, but that could, of course, lead to unrest.
Interviewer: It's actually interesting that, in comparison to Czechia, proportionally, many people in Germany or in Bavaria live in apartments and pay rent. And, for example, in Czechia, the number of people who live in their own homes is very high for some reason. Why do you think this number is so high for Germany, for example, compared to Czechia or some other countries? That the number of people paying rent is much higher than the number of people who own homes.
Respondent: I think it's very high as part of capitalism. It lies within the free market economy. And people are after profit, of course. And the more profit there is, the more you want of it, naturally. And if people can rent out an apartment for 500 euros or for 1,000 euros, and someone is willing to pay 1,000 euros, then they'll rent it out for 1,000 euros. Not for 500 euros anymore. As long as there are people willing

to pay, that's how it's done. So, it's actually a very sad spiral because many people, especially many property owners, no longer feel any responsibility towards their fellow human beings. They feel responsibility towards profits, but not towards their fellow human beings.

Interviewer: So, it's a cycle in the end.

Respondent: Yes, yes.

Interviewer: Is there anything specific to Regensburg and its region? For example, compared to other cities. I don't know if in Germany or the whole of Bavaria. Or just for Regensburg, is there something specific or more specific? I don't know.

Respondent: Regarding the housing situation?

Interviewer: Oh, yes, that could be.

Respondent: Well, this affects, now in Bavaria I know, I think it's also the case in other western German cities, it affects all major cities, this problem. Housing in cities is becoming more and more expensive. And more and more people are moving away from rural areas because the money is in the cities. What I fear, and this will not only affect Regensburg but generally all of Germany, is that we will always have older people. People are getting older and older. And we will have problems with the current housing because of accessibility. More and more people rely on wheelchairs or walking aids, permanent elevators, etc. So, I believe we will have very big problems when the generation that is now 65-70 years old is no longer as mobile in the years to come. We'll have a big problem with mobility in the city and also with accessibility in housing.

Interviewer: I think it's pretty difficult to say. But how do you assess future developments? Or what will it be like in the future? Whether it can be estimated.

Respondent: Difficult... On the one hand, efforts are being made to provide more housing, but on the other hand, there will always be more people than we can build housing for, especially for the older generations. So, I believe we will face entirely new challenges in the next 10 to 15 years, which are not currently receiving much attention. So, I believe... We may no longer have the problem of not having enough housing. I think that can be managed. We're on a good path there. But I think we'll have the problem that we'll have the wrong kind of housing.

Interviewer: Okay, okay, I'll conclude then... Is there anything else you'd like to add from your perspective on the topic of housing?

Respondent: Yes, I would like to see more orientation towards the needs of the population. So, apartments should be conceptualized and built in such a way that they are also suitable for very elderly people in the future. And that the corresponding infrastructures will be provided. So, elderly people also need to go to the hairdresser, need to go to the doctor. And here we have a problem again with Bavaria, for example with doctors, because the number of approved doctors who practice, let's call it the healthcare system, is set to a certain number. So, there must not be more doctors, general practitioners, than Bavaria allows. And no more doctors are allowed, but there are more people, especially older people, who need more doctors. These needs are not just wished for anymore, but more work needs to be done to plan better so that in 10 or 15 years we don't run into similar bottlenecks. I think, in the end, it also influences where people want to live or not live.

Interviewer: Yes, okay, so I think I've learned a lot of new things… (End).

Coding – example

Interviews – Analysis (translated by Chat GPT from Czech language)

Czech Republic

How the respondent evaluates the availability of housing in Hradec Králové

R1:

I think that housing is definitely available, it can be obtained, but of course, socially weaker people find it harder to get. I would definitely say that Roma people have a worse situation because I think some landlords essentially refuse to rent to them. But otherwise, I think housing can be obtained.

Interviewer: So, from your perspective, housing is available, but…

RESPONDENT: I think so, yes.

Interviewer: Aha, aha.

RESPONDENT: Look at the ads, there are plenty of them.

Interviewer: Uh-huh, okay (smiles).

RESPONDENT: Of course, there are certain price ranges, but I think especially nowadays, in such a situation, they can reach for those benefits.

The price of apartments is obviously rising... I mean, if someone buys an apartment as an investment, they buy it today for 5-6 million, calculate the return, and the rent comes out to around 250 crowns per square meter, and that's one of the reasons it's going up. The cost of repairs is also rising. What you used to repair for 200-300 thousand for an apartment, now you repair for 700 thousand. And if you calculate that to get a bit of a return, the price just comes out that way.

R2:

From our strategic plan, it's clear that housing in Hradec Králové is rather expensive, meaning less affordable, for example, for young families. Overall, this results in a population decline, and the demographic forecast is rather negative. But of course, we will try to do something about it, and one of the factors is the lower availability of housing. But it's a major priority for the city leadership at the moment.

Currently, housing is expensive here. If we consider new apartments, you need… I don't know how much it is now... 13 years' salaries, in Slovakia it's 14, and generally in Europe it's about 7 years. So it's due to lower wages and the price of housing… and housing is just expensive here, that's a fact. It's even higher than in Poland, which is otherwise quite comparable to us.

R3:

Housing availability here is good for the upper middle and higher classes. For the middle class, it's worse, mostly in the area of second-hand apartments. Today, we're talking about owning housing. Today, the prices of new apartments are beyond 90 thousand per square meter, and second-hand ones are around 60-70 thousand per square meter. For the lower middle class, especially for people who don't want or can't take mortgages, availability is almost zero at the moment.

By that, I mean that if you get a rental apartment today, you can stay there until you die as long as you pay the rent, that's all. So affordable housing in Hradec Králové essentially does not exist at the moment. I'm ignoring the issue of municipal apartments…

It's true that there's a big difference in how many salaries it takes to buy an apartment, this is calculated differently, and we have one of the most expensive housing markets in Europe. So that's definitely a problem...

Availability of housing is worse for ethnic minorities

R1:

I would definitely say that Roma people have a worse situation because I think some landlords essentially refuse to rent to them.

R2:

R3:

When an apartment appears for rent, it usually disappears within a week, but it's heavily limited to the majority population. All minorities, whether Roma, Ukrainians, any minorities, actually have no chance in the housing market, at all, like in Hradec Králové.

This is also due to society's attitude that when they see a Ukrainian or a Roma, they absolutely refuse, they don't want to rent…