

Limited-profit Housing Providers

Affordable and Quality Housing for All

November 13th 2025

Jan Schneider

Demand for affordable rental housing

Households spending over 35 % of their net disposable income on rental housing

Income decile	Hlavní město Praha	Středočeský region	Jihočeský region	Plzeňský region	Karlovarský region	Ústecký region	Liberecký region	Královéhradecký region	Pardubický region	region Vysočina	Jihomoravský region	Olomoucký region	Zlínský region	Moravskoslezský region	Czech Republic
lowest	24 982	23 271	10 813	10 141	5 141	14 325	7 635	9 290	8 515	8 004	20 120	10 635	9 314	20 551	182 739
second	13 372	12 456	5 788	5 428	2 752	7 668	4 087	4 972	4 557	4 284	10 769	5 693	4 985	11 000	97 811
third	9 748	9 081	2 128	307	1 379	1 910	1 761	737	3 321	3 123	7 851	3 200	3 634	4 887	53 067
fourth	10 503	7 935	-	-	-	-	-	-	-	1 219	5 200	-	305	-	25 161
fifth	10 075	-	-	-	-	-	-	-	-	-	-	-	-	-	10 075
sixth	12 051	-	-	-	-	-	-	-	-	-	-	-	-	-	12 051
seventh	869	-	-	-	-	-	-	-	-	-	-	-	-	-	869
eighth	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ninth	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
highest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	81 601	52 743	18 730	15 876	9 272	23 903	13 483	14 999	16 394	16 629	43 941	19 528	18 239	36 437	381 774

Demand for affordable rental housing

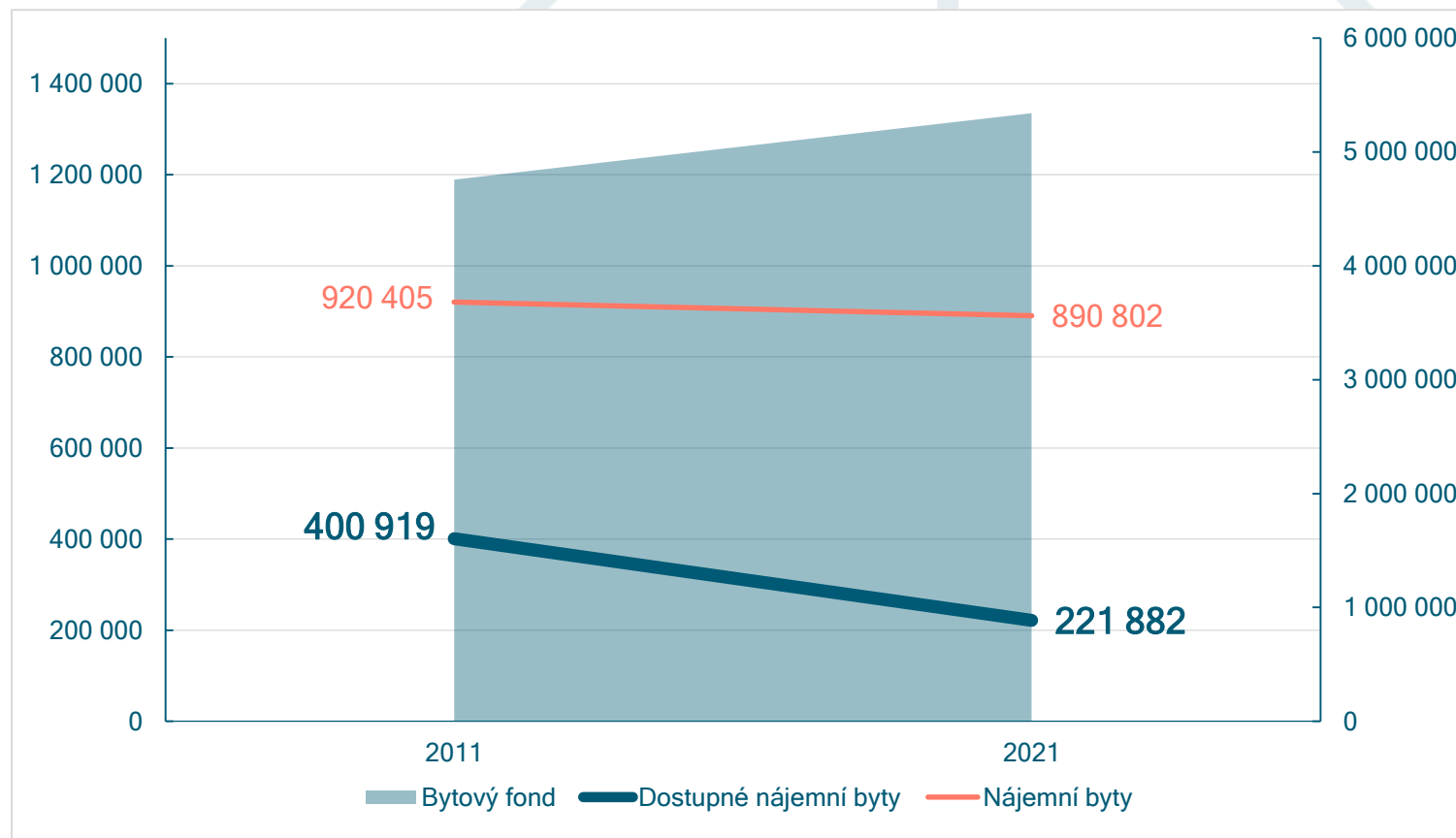
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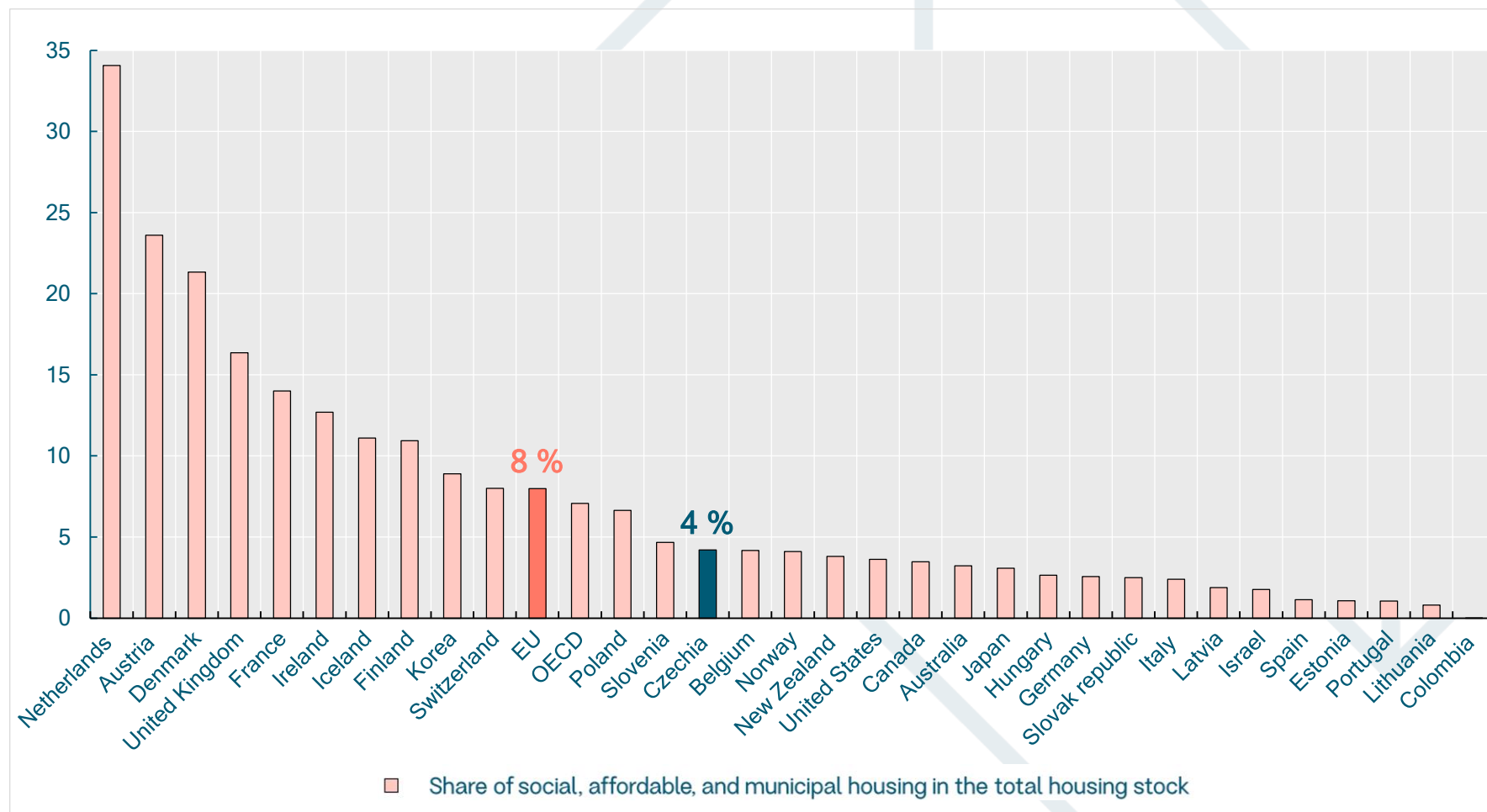
382.000 households

Affordable rental housing stock

Total housing stock and subsidized housing over time



Social, affordable and public rental housing in the OECD countries



OECD recommendations for Czechia

- I. Introduce legal definition of not-for-profit / limited-profit housing providers.
- II. Provide resources for emerging not-for-profit / limited-profit housing providers to build capacity.
- III. Not-for-profit / limited-profit housing providers should benefit from dedicated support schemes to develop affordable housing stock.

Housing Reforms in Czechia and Poland



Benefits of limited-profit housing providers



Klien et al. (2023):

A 10% increase in the share of apartments (in Austrian regions) managed by LPHA leads to an average reduction in commercial rent of €0.3-0.4/m². At the same time, apartments managed by LPHA increase the average quality of rental housing.

Klien & Streicher (2021):

The limited-profit rental housing sector in Austria contributes approximately €1 billion annually to Austria's national GDP.

Main characteristics

LPHPs for Czechia



Specific legal status



Founder/owner: any public or private entity



A platform for inter-municipal and PPP housing projects



Long-term revolving financing and public technical support

Regulatory framework

LPHPs for Czechia



Affordable rental housing provided at cost-rent to target groups of households (1-8th decile).



Sustainability of affordable housing - privatization or renting at market rate prohibited.



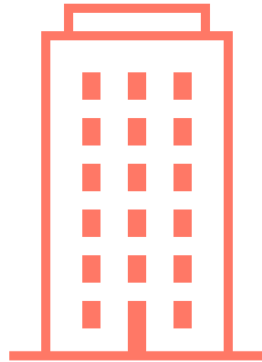
Limited-profit for investors (3,5 % per annum of originally invested equity).



Obligation to reinvest further profits into additional affordable housing development.

Two general types

LPHPs for Czechia



Cooperatives
(housing cooperatives)



Rental Associations
(limited liability/stock companies)



La Balma, Barcelona / LaBoqueria & Lacol



Wohnprojekt Wien, Vienna / Einszueins Architektur



**Bydlení
pro život**

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