

This thesis presents the system of housing financing support generally in the context of European countries and concretely in the Czech Republic. First, the housing market and the specificity of housing as a good are presented. Next, the thesis describes taxation in relation to housing and the influence of taxation on affordability of housing. The main part of the thesis is devoted to general concept of housing policy and overview of the instruments of housing financing support, which is followed by concrete example of the Czech Republic. The overview of the instruments in the Czech Republic is followed by an attempt to estimate their impact to the state and public budgets. The situation in the Czech Republic was very interesting because of the started application of the new concept from 2011, which changed the direction of the housing policy and the portfolio of instruments. Almost at the end of the thesis, there is briefly presented the model of real estate market by DiPasquale and Wheaton. According to this model it is possible to make a statistic comparative analysis of the impacts of some instruments of housing financing support on the real estate market. The knowledge, acquired during the work on the thesis, is used in the last chapter to prepare the SWOT analysis and evaluation of the current portfolio of the instruments of the Czech housing policy.