

обмеженими можливостями.

У містах з'явилися автобуси і тролейбуси, обладнані спеціальними відкидними пандусами для заїзду колясок. На автостоянках і парковках виділено місця для інвалідів. Наземні пішохідні переходи обладнують спеціальними звуковими сигналами для слабкозорих людей.

Таким чином людям з обмеженими можливостями треба дати шанс у відновленні до звичайного життя. В мають бути рівноправними членами суспільства.

Список використаних джерел:

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THE HOUSING AFFORDABILITY IN CZECH REPUBLIC AND EUROPEAN COUNTRIES

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There are many of different view and factors how to identify the housing affordability. Under the condition of Czech Republic there are several authors who analyze the situation of house prices in Czech Republic. J Cadil [1] tries to analyze the real estate bubble in Czech Republic using the R/I ratio and regression analysis.

Hlavacek, Komarek [2] define real estate bubble as residual of housing price growth that cannot be explained by the aforementioned “standard” factors.

Zemcik and Mikhed [3] in their paper investigate the situation of decreasing of U.S. real estate market after the beginning of the financial crisis. Thea use the regression analysis to explain the main fluctuations.

To analyze the Czech real estate market and to compare it with other countries, there were data from the July 2018 online renewed web pages collected and recorded. As the main source of data the internet analytical portal www.trzniceny.cz for recording of data describing Czech real estate market was used. The other needed data were recorded from official national statistical offices www.czso.cz. For the inter European analysis the data were from www.numbeo.com and Eurostat recorded.

To analyze the housing affordability it was decided the next indicators will be use:

1. P/I ratio, Average price of flat / Average income.
2. P/R ratio, Average price of flat / Average rent.

P/I ratio show the third position of the Czech Republic with its value 14,14 and 27,47 respectively. By other words the price of flat is equal to 14,14 or 27,47 multiple

of average employee income. These basic indicators point to overvalued housing prices in Czech Republic (rank 3). The other most expensive countries are Ukraine (rank 1, rank 3 respectively) and Albania (rank 2, rank 1 respectively).

P/R ratio (developed by www.numbeo.com) is analogous to gross rental yields. Lower values suggest that it is better to buy rather than rent, and higher values suggest that it is better to rent rather than buy.

The Czech Republic with its value of P/R ratio 28,3 represents the seventh position. The highest values of P/R ratio you can find in cases of France (35.79, rank 1), Sweden (34.08, rank 2) and Austria (29.3, rank 3). The opposite countries shown in the table are Ukraine (15.49, rank 30), Ireland (15.94, rank 29) and Malta (16.21, rank 28).

The results made by simple indicator analysis show the overvaluation of real estates in Czech Republic. The overvaluation was indicated by the P/I ratio and P/R ratio. To compare the situation of the Czech real estate market with the other European countries the Czech Republic occupies the second position, just behind France and Sweden (see the table 2).

The likely reasons for the steep increase of real estates are:

1. the mortgage interest,
2. increase of wages,
3. demographical aspects
4. impact of Central Bank Monetary Policy.

The housing affordability after the analyzed indicators is low in comparison with the other comparative states.

References:

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АНАЛІЗ СУЧАСНИХ ЗАСАД ФОРМУВАННЯ СИСТЕМИ ФІНАНСОВОГО УПРАВЛІННЯ УКРАЇНИ

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