

**КОНЦЕПТУАЛЬНІ ЗАСАДИ РОЗВИТКУ ДОСТУПНОГО ЖИТЛА
НА ПРИКЛАДІ ЛЬВІВСЬКОЇ ОБЛАСТІ**

© Пшик-Ковальська О.О., Розман Т.І., 2014

Сформовано напрями розвитку доступного житла та розроблено теоретичні та прикладні засади функціонування департаменту формування, забезпечення та розвитку доступного житла. Для визначення основних напрямів розвитку доступного житла проаналізовано сучасний стан ринку житлового будівництва.

У межах проведеного дослідження визначено основні функції суб'єктів розвитку доступного житла та визначено категорії громадян, які можуть претендувати на доступне житло. Встановлено, що основними суб'єктами розвитку доступного житла є юридичні особи (інвестори, банки, будівельні організації, кредитні спілки тощо), фізичні особи (як інвестори та споживачі) та держава, як контролюючий та розподільний центр у формі Обласного департаменту формування, забезпечення та розвитку доступного житла.

Стверджено, що низький рівень забезпечення житлом населення є найгострішою проблемою в країні і її вирішення не може пройти без активної участі держави. Зважаючи на це, запропоновано створення Обласного департаменту формування, забезпечення та розвитку доступного житла, та визначено чіткі функції суб'єктів розвитку такого типу житла. Усі розробки скеровано для покращення функціонування та підвищення зацікавленості будівельних організацій, інвесторів, комерційних структур реалізовувати підприємницьку діяльність у сфері доступного житлового будівництва.

Ключові слова: департамент формування, забезпечення та розвитку доступного житла доступне житло; інвестиції; критерії ідентифікації доступного житла; напрями розвитку доступного житла.

О.О. Pshuk-Kovalska, T.I. Rozman
Lviv Polytechnic National University**CONCEPTUAL FRAMEWORK FOR AFFORDABLE HOUSING
IN THE EXAMPLE OF LVIV REGION**

© Pshuk-Kovalska O.O., Rozman T.I., 2014

Considering that the formation of the market of affordable housing is a key issue towards socio-economic development, the development of this type of housing will solve most social problems. In this article, the following main objectives: to form a single center support and development of affordable housing, and to identify clear functions of the development of such housing.

The results of the study are: shaped areas of affordable housing and developed the theoretical and practical principles of operation of formation Department for, maintenance and development of affordable housing. Analyzed the condition of residential building, to define the main directions of affordable housing development.

As part of the study indicate the main key for business functions of affordable housing and defined categories of people who qualify for affordable housing. It was established that the main subject of affordable housing are legal entities (investors, banks, construction companies, credit unions, etc.), individuals (investors and consumers) and the state as a controlling and servo centre in the form of the Regional Department of the formation, support and development of affordable housing.

Reviewing the literature, about legal basis and the statistics housing of Lvov region give reason to believe that the low level of public housing is the most important issue in the country and its solution can't pass without the active participation of the state. Given this, was suggested the creation a Department of formation, maintenance and development of affordable housing, and clearly defined business function of this type of housing. All development directed to improve performance and increase the interest of construction companies, investors and commercial entities to implement business in the field of affordable housing.

Key words: Department of formation, maintenance and development of affordable housing; affordable housing; investment; criteria to identify affordable housing; affordable housing development areas.

General problem statement and its relationship to the overall scientific and practical tasks. To date, there is a low level of affordable housing. This is due to current conditions, which are characterized by a lack of interest in various types of structures (financial, construction) to implement the program of affordable housing, and yet the situation is complicated by the low standard of living, inequality in the distribution of income. Given that the formation of the market of affordable housing is a key issue towards socio-economic development, the development of this type of housing will solve most social problems that lead to increased revenue and efficiency of the population, improving living conditions and so on.

Analysis of recent research and publications on the problem. In a study of the problems of affordable housing have made a significant contribution to the following scientists: T. Kubasova, T. Zavora, V. Kravchenko, K. Palyvoda, J. Mantsevych. However, these authors consider only certain components of affordable housing. For example, T. and T. Kubasova Zavora [1] consider regional aspects of the market for affordable housing. V. Kravchenko, K. Palyvoda [2] is the author of works on issues the financing of affordable and social housing. Y.M. Mantsevych [3] examines the status and prospects of housing and communal services.

In general, it is useful to note that for several years was not provided statistics about affordable housing, but made some developments on the formation of legislation on this type of construction: in 2007, a presidential decree "On Measures for the construction of affordable housing in Ukraine and improve providing citizens with housing" [4] in 2009 – Cabinet of Ministers of Ukraine "On approval of providing citizens with affordable housing" [5] and in 2009. – Law of Ukraine "On Amendments to Certain Legislative Acts of Ukraine on providing citizens" [6]. Nowadays in Ukraine to solve the problems of affordable housing approved Cabinet of Ministers of Ukraine "On Approval of the State target socio-economic program of construction (purchase) of affordable housing in 2010-2017" [7]. This program stipulates that by the end of 2017 will be provided with housing 265.8 thousand families by building – 16, 6 million square meters total area and formed new mechanisms for the effective use of public funds for the purposes of affordable housing.

The low level of public housing is the greatest social problem in the country, since it can't pass without a state. In modern terms approved legislation effectively no impact on the development of affordable housing, so it is advisable to focus on the control and regulatory functions of the state in the context of this type of housing.

So despite the significance and importance of the above work and other scientific publications, as well as the state attempts to solve this problem, it is quite sharp and unresolved.

Goals Setting. From the analysis of recent research in the article, the following main objectives: to form a single center support and development of affordable housing, and to identify clear functions of the development of such housing.

The main material. To define main directions of development affordable housing the modern condition of the residential construction (Table 1)

Table 1

Analysis of the dynamics of housing construction in Lviv region for the period 2009–2012

Indicators	Year				Relative deviation (%)			Absolute deviation		
	2009	2010	2011	2012	2009 to 2010	2010 to 2011	2011 to 2012	2010- 2009	2011- 2010	2012- 2011
Number of flats, units	865997	870135	877308	881295	0,47	0,82	0,45	4138	7173	3987
Total area, thousand m ²	52866,9	53381,5	54254,1	54977,8	0,97	1,63	1,33	514,6	872,6	723,7
Residential area, thousand m ²	33287,4	33536,7	34024,2	34372,5	0,75	1,45	1,02	249,3	487,5	348,3
On average, m ² . total area, per resident	20,6	20,8	21,2	21,5	0,97	1,92	1,42	0,2	0,4	0,3
The number families and singles which are on the housing waiting list for 2009 to 2012.	76376	75439	73131	68001	-1,23	-3,06	-7,01	-937	-2308	-5130
The number of families and singles who received housing and improved the living conditions for 2009 to 2012	445	210	251	102	-52,81	19,52	-59,36	-235	41	-149

[Developed on the basis of sources 8, 9, 10, 11]

In view of the above analysis we conclude that in 2010 the Lviv region, received housing 210 persons or families by 52.8 % less than the previous year, in 2011 this number amounted to 251, and in 2012 – 102 persons or families, 59.3 % lower than 2011 which implies that the number of families and individuals who received housing tend to decrease, indicating a poor state of maintenance of housing. Also, in 2009 – 2010 number of flats increased by 0.47 % since 2010 – 2011 to 0.82 %, and from 2011 – 2012 to 0.45 %, although growth is but is not significant.

Review of the literature and legislation contributed to the identification of key indicators identify affordable housing (Table 2).

Table 2

**Recommended key performance indicators, identification of affordable housing
[developed by analyzing references 7, 12, 13, 14]**

Indicators	Essence of Indicators
1	2
The essence of affordable housing	Affordable housing – housing that is built according to all standards of economy, ecology, durable operation and financially accessible to the public, which according to legislation requiring improved housing conditions with their own funds and state funds (development of the author).
Normative area	The maximum area of housing, the rate of which receive state support, which is 21 m ² of housing area per person and additional 10.5 m ² per family;

1	2
Marginal cost of 1m2 of housing area for the Lviv region for 2012	For administrative center 5363 UAH per 1m2 and other settlements in the region 4290 UAH. Per 1m2
The terms and conditions of loans	15 years, period of partial compensation – 10 years; Interest rate: 16 %; interest rates on loans that are reimbursed by the state – 3 %. Loan amount: up to 75 % of the cost of housing, purchased (can be increased to a maximum of 85 % of the cost of housing); the first payment borrower must be no more than 25 % of the loan amount; credit is given in the local currency; monthly payment should not exceed 50 % of the total average monthly income of the family.
The level of family income	The minimum annual income of 55 thousand UAH
Individuals who applying for affordable housing	<ul style="list-style-type: none"> • citizens or families identified law, that is, those that require state assistance for the construction (purchase) of affordable housing (by family members – husband (wife), parents, children, including adopted children, grandmother, grandfather, that are registered citizens in need of better housing conditions, family members of a citizen) • citizens with low and average wage; • citizens or families who need to improve their living conditions; • low-income families; • large families; • citizens or families who do not own homes; • legal and natural persons involved in the financing of affordable housing; • young families • single mothers (parents) who are raising a child without a father (mother) • military; • victims at Chernobyl;

Examining and analyzing legislation, conducting a thorough analysis of statistical and scientific literature was formed areas of affordable housing (Fig. 1).

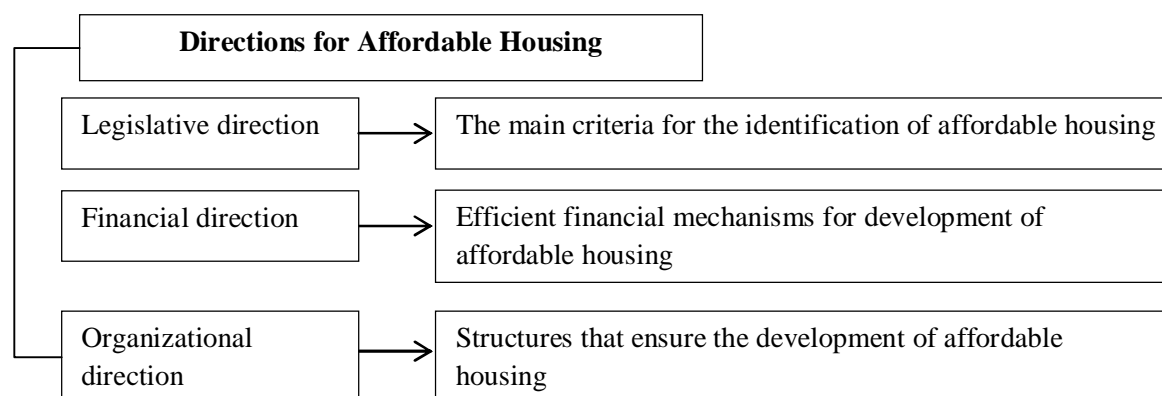


Fig. 1. Directions for Affordable Housing [authoring]

In the absence of a single center, which would ensure the development of affordable housing is expedient to form an institutional unit that have implemented the program of formation, maintenance and development of this type of housing, as proposed at the regional level to organize the department, which would be involved in these issues (Fig. 2, 3).

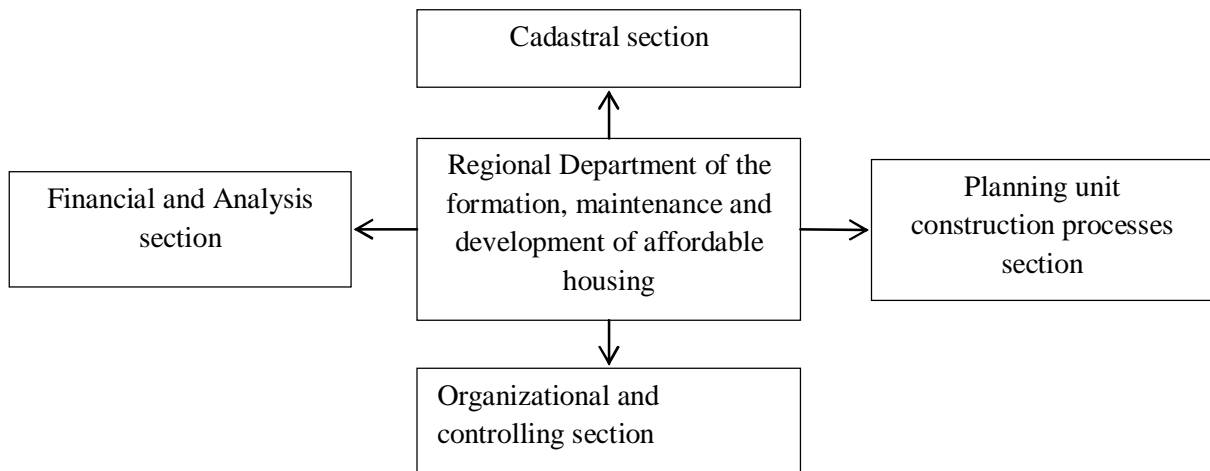


Fig. 2. The constituent elements of the Regional Department of the formation, maintenance and development of affordable housing [authoring]

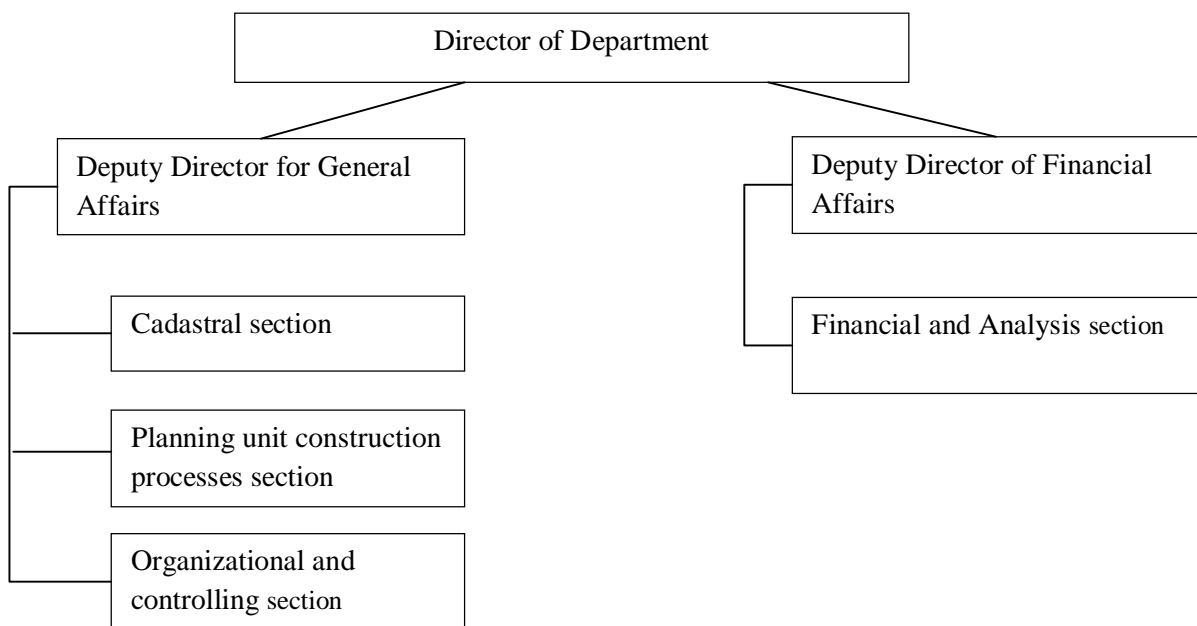


Fig. 3. The organizational structure of the regional department of the formation, maintenance and development of affordable housing

Let us consider the functions, authority and responsibilities of the staff of the regional department (Table 3).

The Department is a structural unit of the Regional Council, in accordance with the cost of operation of the unit will be based on the region budget, and programs which will be implement by department financed from trust funds of the state budget, budgets of local and regional councils, interested businesses and individuals and so on. That department will act as a single focus of accumulation of financial resources for the construction of affordable housing only. However, now the department will carry out a control over

the construction process and distribution of affordable housing between persons who claim to it under the existing criteria.

Therefore, the main subjects of affordable housing are legal entities (investors, banks, construction companies, credit unions, etc.), individuals (investors and consumers) and the state as a controlling and servo center in the form of the Regional Department of formation, maintenance and development Affordable housing (Fig. 4).

Table 3

The functions, responsibilities and authority of the Regional Department staff to provide for providing citizens with affordable housing

Structural unit	Functions (aspects activities department)	Responsibility and authority
Director of Department	Coordinates and directs the activities of employees of the department make decisions and issue orders regarding the activities of the department, which is mandatory for all employees of the department.	Responsible for the results of the work performed the level of resources and cooperation of the citizens of the region.
Deputy Director of Financial Affairs	Deputy Director of General Affairs provides financial incentives of the employees at financial-analytical department.	Is responsible for the financial-analytical department.
Deputy Director of General Affairs	Deputy Director of Financial Affairs stimulates employees cadastral department, planning and construction processes of organizational-supervisory department	Is responsible for the cadastral department, planning and construction processes of organizational– supervisory department.
The cadastral department	Department staff will carry out the allocation of land for affordable housing and to control their use. Land for construction of affordable housing will be determined in advance and must be indicated in the general plans of settlements. The selected area can't be located away from populated areas.	Responsible for the allocation of land
Department of Planning construction processe	Department staffs are responsible for the selection of construction companies which carry out the construction of affordable housing, and the process of construction of the housing. Also selects architects to design affordable housing to certain requirements. In particular graduates will be attracted to the position of architect for a competitive basis.	Responsible for the selection of construction companies, the building process of affordable housing and the choice of architect
Organizational and controlling department	Department staff will provide the development and selection of people who apply for affordable housing. Also provide information to individuals who are in the queue for housing, according to the procedure of granting state support and requirements for participation in the program.	Responsible for lists of requirements for the program and the provision of housing for citizens
Financial-analytical department.	Department staff will provide a choice of banks that provide mortgages and loans will carry on the program	Responsible for determining bank lending, requirements and the implementation of partial compensation of interest on loans

To invest interest entities (investors, banks, credit unions) should, firstly, reduce the cost of the process of affordable housing through free allocation of land for the construction of this type of housing, not the admissibility of various kinds of contributions (for infrastructure development of the city, etc.). Second, create tax incentives for investors that finance affordable housing projects. It is advisable to form a

scale of taxes, depending on the amount of invested funds (the higher sum, the greater the tax benefit). Thus, it will reduce the cost for housing and enhance the ability of citizens to obtain credit from banks, credit unions for construction of such housing (smaller loan amount – lower risk of loan default).

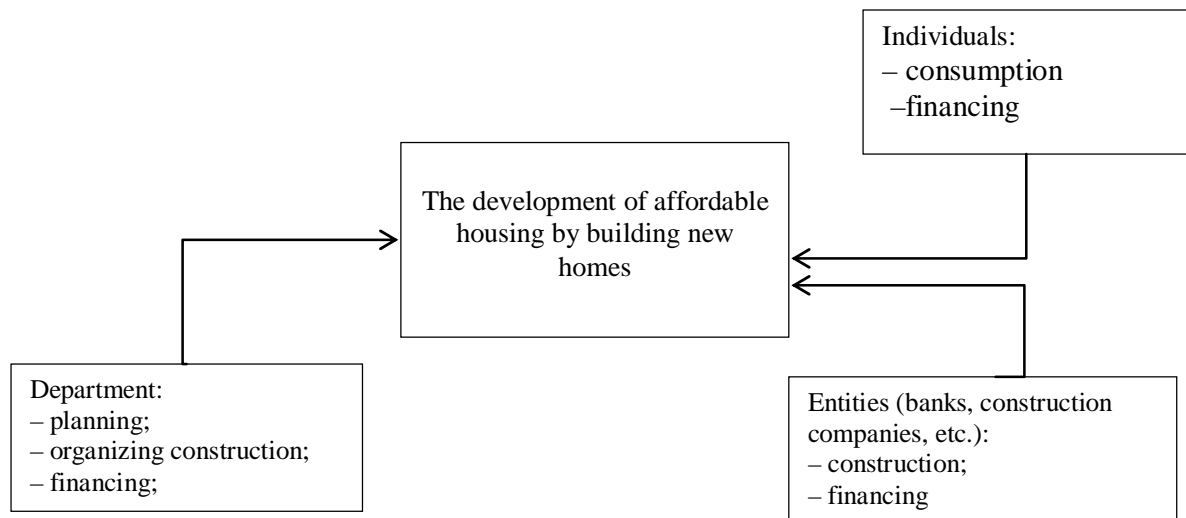


Fig. 4. Functions of subjects development for affordable housing

Conclusions and recommendations for further research. Review of the literature, the legal basis and the statistics of housing of Lviv region has allowed identifying the main problems of affordable housing on the basis of which was formed by identifying key indicators of affordable housing and direction of it development. As the low level of providing housing population is the most important issue in the country and its solution can't pass without the active participation of the state, so it was suggested the creation of a Department of formation, providing and development of affordable housing, and clearly defined subjects function the development this type of housing. All development directed to improve performance and increase the interest of construction companies, investors and commercial entities to implement business in the field of affordable housing. Prospects for further research will be the development of financing mechanisms for affordable housing.

1. Завора Т.М. Становлення ринку житла на загальнодержавному та регіональному рівнях в Україні / Т.М. Завора // *Регіональна економіка*. – 2007. 2. Кравченко В.І. Фінансування будівництва житла: Новітня тенденція / В.І. Кравченко, К.В. Паливода – К.: Вид. дім «Києво-Могилянська академія», 2006. – 131с.; 3. Манцевич Ю.М. Житло: проблеми і перспективи / Ю.М. Манцевич. – К.: Профі-Інформ, 2004. 4. Законодавство України. Указ Президента «Про заходи по будівництву доступного житла в Україні і поліпшенню забезпечення громадян житлом» [Електронний ресурс] – Режим доступу: <http://zakon2.rada.gov.ua/laws/show/1077/2007>; 5. Законодавство України. Постанова Кабінету Міністрів України «Про затвердження Порядку забезпечення громадян доступним житлом». [Електронний ресурс] – Режим доступу: <http://zakon2.rada.gov.ua/laws/show/140-2009-n>. 6. Законодавство України. Закон України «Про внесення змін до деяких законодавчих актів України з питань забезпечення житлом громадян». [Електронний ресурс] – Режим доступу: <http://zakon1.rada.gov.ua/laws/show/1510-17>; 7. Законодавство України. Постанова Кабінету Міністрів України «Про затвердження Державної цільової соціально-економічної програми будівництва (придбання) доступного житла на 2010-2017 роки». [Електронний ресурс] – Режим доступу: <http://zakon2.rada.gov.ua/laws/show/доступне%20житло>; 8. Державний комітет статистики України. Головне управління статистики у Львівській області. Житловий фонд Львівської області. Статистичний збірник. Львів 2011. [Електронний ресурс] – Режим доступу: <http://www.lv.ukrstat.gov.ua/ukr/publ/2011/ZB072010Y11.pdf>; 9. Державний комітет статистики України. Головне управління статистики у Львівській області. Житловий фонд Львівської області.

Статистичний збірник. Львів 2010. [Електронний ресурс] – Режим доступу: <http://www.lv.ukrstat.gov.ua/ukr/publ/2010/ZB072009Y10.pdf>; 10. Державний комітет статистики України. Головне управління статистики у Львівській області. Житловий фонд Львівської області. Статистичний збірник. Львів 2009. [Електронний ресурс] – Режим доступу: <http://www.lv.ukrstat.gov.ua/ukr/publ/2009/ZB072008Y08.pdf>; 11. Державна служба статистики України. Головне управління статистики у Львівській області. Житлове будівництво і житлові умови у Львівській області (за 2011 рік). Львів 2012. [Електронний ресурс] – Режим доступу: http://lv.ukrstat.gov.ua/ukr/publ/archive_publ.php?y=2012&y1=05&ind_page=archive; 12. Державний фонд сприяння молодіжному житловому будівництву. Постанова Кабінету Міністрів України «Про затвердження Порядку використання коштів, передбачених у державному бюджеті для надання державної підтримки для будівництва (придбання) доступного житла». [Електронний ресурс] – Режим доступу: <http://www.molod-kredit.gov.ua/cms/normativna-baza/pro-zatverdjennya-poryadku-vikoristannya-koshtiv-peredbachenih-u-derjavnomu-byudjeti-dlya-nadannya-derjavnoyi-pidtrimki-dlya-bud.html>; 13. Законодавство України. Постанова Кабінету Міністрів України «Про затвердження Порядку забезпечення громадян доступним житлом». [Електронний ресурс] – Режим доступу: <http://zakon2.rada.gov.ua/laws/show/140-2009-n>. 14. Укргазбанк. Умови кредитування по програмі «Доступне житло під 3% річних» для придбання нерухомості на первинному ринку. [Електронний ресурс] – Режим доступу: http://ukrgasbank.com/ukr/personal/credits/ipoteka_credits/accessible_house/