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## **PUBLIC REGULATION OF THE ENFORCEMENT OF HOUSING RIGHTS OF UKRAINIAN CITIZENS**

The article elaborates on the application of public regulation mechanisms for enforcing housing rights of citizens, identifies the key directions of application of public regulation mechanisms for enhancing the national housing policy for proper exercising of the citizens' housing right. The author researched the processes of using public regulation mechanisms of the citizens' housing right enforcement, identifies the key directions of application of individual public regulation mechanisms for enhancing the national housing policy and proper enforcement of the citizens' housing right. The means of exercising the housing right by citizens have been systematized; the ways of implementing the national policy in the sphere of their enforcement have been analyzed; and the essence of public regulation mechanisms for implementation of the national policy in the construction sphere has been studied.

Nowadays, the problem of housing provision for citizens of Ukraine is extremely acute. To settle it, we need to develop scientific foundations for exercising the citizens' housing right, methodology of its practical implementation through a system of national measures, application of public regulation mechanisms for its exercising and forming proper regulatory and legal support that would address current economic and social challenges. However, to ensure adequate support for exercising the citizens' housing right via housing construction or purchase, we need a comprehensive complementary approach on the part of both the state government, local authorities and enterprises, institutions and organizations of all types of ownership.

To ensure an adequate development of the construction industry in Ukraine, it is important to foster efficient mechanisms combining public regulation and market self-regulation. The article elaborates on the key public regulation mechanisms for the enforcement of citizens' housing rights and provision of housing to citizens of

Ukraine, in particular: organizational and administrative; regulatory and legal; financial; and informational.

The organizational and administrative mechanism is one of the key components of the public mechanism for regulating the construction industry. This is through its leverage that major administrative decisions are enforced determining the level of development of the sphere both in individual regions and nationwide.

The article offers a detailed description of the above public regulation mechanisms and provides recommendations for improving their application in practice.

Currently in Ukraine a number of housing programs are being implemented with the Ministry of Regional Development, Building and Housing of Ukraine as the spending unit. Therefore, relevant laws and decrees of the CMU explicate the regulations concerning provision of housing to certain categories of citizens within the framework of implementing the national housing policy. However, the diversity of mechanisms for using funds under the relevant budget program, spending units of the budget funds and officials in charge for the budget program, lower level spending units and objects that can be purchased for budget funds results in inconveniences in the process of housing purchase for the above category of citizens and difficulties in purchasing housing under different budget programs in the same building.

Having analyzed the current regulations of the Ukrainian legislation, the author outlined ways of exercising the housing right by persons who require improvement of their housing conditions; based on funding sources he identified the ways of acquiring housing for persons who require improvement of their housing conditions; and made suggestions as to enhancing the legal and regulatory framework.

Specifically, based on funding sources, the author identified the following ways of acquiring housing for persons who require improvement of their housing conditions: full funding from the local or national budget; combined funding from public (municipal) funds and private funds; and purchase of housing for private funds.

Therefore, the author indicates that to settle the problem of increasing the affordability of housing, it is necessary to improve the relevant financial support, and

one of the primary tasks of the economic policy should be arranging stable financial flows in the form of investment into building in order to enhance the coordination between the rates of formation of the market of mortgage loans and real estate.

Currently researchers tend to use such terms as “social housing” and “affordable housing”; and occasionally discrepancies as to the application of these notions occur. Therefore, the present article offers a clear-cut delineation of these notions and a scholarly definition of the notion of “affordable housing”.

The author proposes a strategy of public regulation of the housing market that should consist in establishing conditions that would be as favorable as possible for socially and economically active population, encouraging formation of the middle class at the same time ensuring support for vulnerable social groups.

The present article offers some variants of implementing the public policy in the sphere of construction industry activation, provision of affordable, high quality and comfortable housing. Besides, it is suggested that relevant public authorities should establish lower interest rates on loans for building and purchasing housing for the public as compared to interest rates of commercial and private banks; developing public regulation mechanisms and taking steps to enforce them to ensure the affordability of loans for building and purchasing housing for the public, i.e. making mortgage loans more attractive for the public; establishing a network of construction operators that would directly receive the budget funds allocated in the framework of the public housing policy, as well as have mechanisms of attracting private and loan funds; improving the attractiveness of mortgage loans for the banking sector, in particular increasing the scope of mortgage loans, targeted regulatory and legal as well as economic and social activity of the National Bank of Ukraine; creating proper conditions for the growth of positive dynamics in the flow of long-term financial resources, private funds and foreign investment into mortgage lending; reconstruction and replacement of obsolete housing by attracting investments and ensuring reconstruction of residential buildings of first large scale construction series with comprehensive housing development of the areas and reasonable use of land by optimizing the housing density.

The author believes that another factor that may play a role in tackling the housing issue is the policy of stimulating housing construction by enterprises (institutions, organizations) and provision of this housing to employees, since owners will be interested in constructing and maintaining such housing due to their need to attract qualified labor force to their enterprises (institutions, organizations), whose output will contribute to both profits of the business and its positive social image, while the state can encourage such activity by providing additional privileges for good corporate citizens.