

IMPACT OF STATE SUPPORT MECHANISMS ON HOUSING DEVELOPMENT IN UKRAINE AND THE CZECH REPUBLIC

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Abstract

The study of housing policy in the Czech Republic and Ukraine began actively in the last twenty years. In both countries, the political course has changed since the early nineties, allowing radical economic changes to begin. The government began releasing prices, liberalizing foreign trade to maintain monetary and fiscal stability. Both countries were forced to create new housing systems, rethinking their housing policies and the tools for their implementation. The unstable development of housing and communal services in the Czech Republic and in Ukraine requires reconsideration and a deeper study of the mechanisms of state support for this sector of the economy. The Government of Ukraine approved the concepts of development of housing and communal services (HCS), the directions of state housing policy implementation, programs for reforming and developing the housing and communal services. Scientists and practitioners began to actively elaborate and implement new schemes of the sector development. In this connection, for Ukraine is very interesting and relevant experience of other countries, which carried out the reform of housing and communal services.

Key words: mechanisms of state management, housing and communal economy, state housing policy, programs for the development of housing and communal services

1. INTRODUCTION

At the beginning of the market reforms carried out in the countries of Central and Eastern Europe, not enough attention was paid to the development of the housing sector. On the one hand, this can be explained by the fact that all attention was focused on the priority tasks of liberalization of the economy, on the creation of labor, capital and other structures adequate to the market. On the other hand, in a number of states certain changes in the housing sector began to take place even before the transition to the market.

The transition to a market economy has necessitated a major overhaul of housing policy in all countries. Reforms in the housing and utilities sector have been part of economic transformation everywhere, but the specific ways in which they were implemented depended on financial capabilities and the general course of economic reforms in different countries [1].

The purpose of the article is to study and compare the mechanisms of state support for the development of housing and communal services in the Czech Republic and Ukraine.

2. THE SITUATION IN THE CZECH REPUBLIC BEFORE THE START OF LARGE-SCALE HOUSING REFORMS

The general situation in the Czech Republic before the start of large-scale housing reforms can be characterized as follows:

1. The number of apartments available lagged behind the required number.
2. New construction was not able to compensate for the loss of the housing stock.
3. Only a small part of the population could get apartments to own, there were problems in obtaining housing for low-income groups of the population.

4. The cost of housing depended heavily on many factors (for example, the state of the labor market), the cost of apartments depended significantly on its location.
5. The cost of housing in the country was lower than in developed European countries.

Comparing the situation in the Czech Republic in the field of housing and communal services with the current situation in Ukraine, we can conclude that many problems are largely similar, in this regard it is necessary to study in more detail the ways of reforming the Czech Republic's housing and communal services. It should be noted that public administration and state regulation have a significant influence on the processes of reforming the housing and utilities sector in the Czech Republic. The state is an active party in shaping and implementing the housing policy in the country.

Among the state bodies which actively influence the housing policy are Parliament and the Ministries (in particular the Ministry of Local Development of the Czech Republic, responsible for housing policy), State Housing Development Fund. Both the Ministry of Local Development of the Czech Republic and the State Housing Development Fund have their own program. The Ministry of Finance, the Ministry of Labor and Social Policy of the Czech Republic also has a certain influence on the implementation of the housing policy in the country.

In the Czech Republic, the Ministry of Regional Development is the leading public administration body in matters of housing policy, household and housing development, and the rental of apartments and non-residential space. The Ministry coordinates the activities of other ministries and other institutions in the field of housing, from the creation of the concept to the implementation of various tools. This confirms the high degree of centralization of housing policy.

Housing is a priority for the government, which aims through housing policy to maintain a balance between "economic performance in the housing market on the one hand and social equity on the other." In terms of housing policy, the government aims to achieve a primary function: making housing affordable. The main objectives of current housing policy, including financial priorities, are defined by the Housing Policy Concept, implemented in 2005 [2].

Since 1997, this is the fourth policy document on the development of housing policy. The main tasks are defined: elimination of deformation in housing markets; solving the problem of unbalanced distribution of housing stock; the need to reconstruct and insulate the existing housing stock; assistance in the acquisition of housing for the elderly and the focus of housing policy on socially/unprotected groups of the population.

Implementation of these tasks requires the creation of an appropriate legal framework and support system for housing, increasing demand for housing. The legislation in the Czech Republic provides a set of normative acts regulating housing construction. In 2007, a law on unilateral increases in rents came into force. Legislation on home ownership remains problematic. An important tool for achieving the goals of housing policy is to support a system of economic instruments, in particular programs to promote housing construction. Such programs have been developed since 1993, and since 2001 the "State Housing Development Fund" is a relatively independent project; it accumulates monetary resources for the implementation of state housing policy projects. [3].

3. STATE SUBSIDIES FOR HOUSING DEVELOPMENT IN THE CZECH REPUBLIC

Ministry of Regional Development of the Czech Republic:

1. Subsidies for the reconstruction of water networks in urban and rural apartments
2. Subsidies for construction of technical infrastructure for villages and settlements
3. Subsidies for support of socially disadvantaged people in villages and settlements
4. Grants for renovation of micro-districts of panel-built houses.

Ministry of Finance:

1. Subsidies to establish funds to support construction in cities
2. Subsidies for payment of property damage

Ministry of Labor and Social Development:

1. Housing subsidies
2. Social grants

State Housing Development Fund:

1. Subsidies to young people under 36 years of age for the purchase, renovation and construction of housing
2. Subsidies for the construction and reconstruction of apartments in villages and settlements.

Both state and EU funding is used within the framework of economic instruments. These subsidies target households (e.g. the New Green Light for Savings program or Panel 2013+), industry (e.g. the Operational Program for Enterprise, Innovation and Competitiveness/OP PIK) and the service sector (e.g. Operational Program for the Environment/OPŽP and EFEKT). [4].

Energy savings are among the important investment opportunities with long-term benefits, mainly due to their connection with cost reduction. Support programs for increasing energy-efficient buildings are coordinated by three ministries: the Ministry of Regional Development (MMR), the Ministry of the Environment (MŽP) and the Ministry of Industry and Trade (MPO). In addition, the MPO is also responsible for the development of the Czech Republic's policy, by means of which the goals of increasing energy efficiency or reducing energy consumption are to be achieved.

1. Nová zelená úsporám/ The program "New green light for savings" (coordinated by MŽP and State Environmental Fund/SFŽP) is aimed at energy savings in residential buildings. Funding is provided - in addition to the construction and purchase of energy-efficient houses - for the renovation of family and apartment houses (thermal insulation of facades, roofs and ceilings; replacement of windows and doors), the installation of solar and solar thermal systems, green roofs and solar shading technology, heat recovery from gray water, heat recovery, the exchange of heating sources (fossil fuels) for heat pumps and biomass boilers, as well as the purchase and installation of charging stations for e-cars (passenger cars) in apartment buildings [5].

This support program has been running in the Czech Republic since 2014 and is financed from the sale of EUA and EUAA emission allowances under the EU ETS (EU Emissions Trading Scheme). By March 2020, the State Environmental Fund had received 55,420 applications totaling CZK 12.7 billion (48,000 applications totaling CZK 10.7 billion were approved); from January to March 2020, there were 3,489 applications totaling CZK 800 million. This is an increase in applications by 1/3 in the same period last year. Applications were also accepted during the state of emergency that was in effect between mid-March to mid-May due to the Corona pandemic in the Czech Republic. Currently, "New green light for savings" is one of the most important economic growth measures which can mitigate the negative effects of the Corona crisis (e.g. unemployment) [4].

2. IROP/ The Integrated Regional Operations Program.

Energy savings in residential buildings outside the capital city of Prague (through thermal insulation, door, window or heating source replacement) are supported by means of the Integrated Regional Operational Program (IROP), which is coordinated by MMR. CZK 3.5 billion is available from the European Regional Development Fund (ERDF). By 5.5.2020, 1,445 applications were submitted; 944 projects were approved in the amount of CZK 2.45 billion (EU funding only); eligible applicants are apartment house owners, housing cooperatives and cooperatives of apartment owners [6].

3. Panel 2013+

The Panel 2013+ program of the State Fund for Housing Development (from 1.6.2020 State Fund for Investment Promotion) offers subsidies for comprehensive renovations and modernizations (including the increase of building energy efficiency) of residential buildings on the whole territory of the Czech

Republic, leading to the extension of the building life. Owners of residential buildings, i.e. cooperatives, natural or legal persons, cities and municipalities, can obtain a loan from this fund with a fixed interest rate of 2.25% for either up to 90% (if de minimis limits are met) or up to 75% (without de minimis limits) of eligible expenses, whereby the type of building (residential panel or residential brick buildings) is not decisive. [7].

4. The Operational Program Environment/OPŽP.

The Operational Program Environment, coordinated by MŽP, is focused on environmental improvement, especially in the public sector. In addition to the promotion of water and air cleanliness, waste processing and environmental protection, it also provides subsidies for projects aimed at energy savings. Primarily, it is intended for municipalities, cities and their grant enterprises, educational institutions and companies [8].

For energy savings, the following are encouraged:

1. Increase energy efficiency in public buildings and use EEQ,
2. Achieving a high energy standard in new public buildings,
3. Increasing energy efficiency and use of EEQ in buildings of state institutions [9].

From 2.3.2020, applications of projects for increasing energy efficiency in public buildings and use of EEQ can be submitted to the State Fund for Environment (SFŽP) for one year. A total of CZK 2 billion is available; the aim of the projects is - in addition to the new construction of public buildings according to the passive house standard - to reduce the final energy consumption and consumption of non-renewable primary energy by using local renewable energy sources in public buildings; for example, it is a question of complete or partial renovation of these buildings, including the use of renewable energy sources.

For example, complete or partial renovation of these buildings, including projects implemented with the help of the EPC method, or replacement of heating sources with a capacity of less than 5MW that use fossil fuels or electricity for heating, cooling or hot water production with efficient sources such as biomass, heat pumps, natural gas condensing boilers, combined heat and power or cooling systems that operate using renewable energy sources or natural gas.

From 1.7.2020 to 31.5.2021, applications of projects to increase energy efficiency and use of EEQ in buildings of state institutions will be accepted. The total volume of funding is CZK 500 million. The funding is aimed at the same level of projects as for the increase of energy efficiency in public buildings and the use of EEQ, i.e. complete or partial renovation of buildings and replacement of heating sources. Preference is given to projects with a longer economic return. It is also crucial to modernize interrelated technological equipment, especially heating sources and control systems. These project measures should be combined with the EPC method [4].

5. The «EFEKT» program of the Czech Ministry of Industry and Trade (MPOs).

The program is an additional program to other national programs, which are intended to increase energy savings (the aim of the program is to reduce final energy consumption, reduce primary energy consumption and reduce negative impact on the environment by reducing emissions of pollutants and CO₂). The budget for the years 2017 - 2021 is max. 750 million CZK. The program has 2 parts: P1 investment support of energy efficient projects and P2 support of energy efficiency strategy. Part of P1 investment support is aimed at energy saving measures in buildings using the EPC method; P2 support is generally aimed at increasing awareness of energy efficiency.

These are various training, information and consulting programs. An important part is represented by the EKIS centers for advice and information (see profiles of market actors). Support is also provided for the preparation and implementation of energy efficiency projects, e.g. the preparation of a feasibility study. This includes an energy assessment on the part of an expert who proposes an optimal combination of energy-efficient measures [10].

Building retrofits and upgrades are encouraged through various government programs; one can also take advantage of low-cost loans from banks for energy-efficient projects. However, according to a 2019 MPO survey of building owners on energy savings and motivations and barriers to renovations [4], many family and apartment building owners rate the process of applying for and processing a subsidy as administratively burdensome and complicated; 3/4 of cities, municipalities, and counties, on the other hand, use the subsidies but complain about the long waiting times before a subsidy is available to them (commercial building owners also complain about the same thing - long waiting times). It would also be helpful to simplify the rules for public contracts. As for the construction industry in general, the main obstacle in this sector is considered to be the long delays in obtaining building permits; another obstacle is also the shortage of labor (this shortage could be partially compensated with workers from other sectors where the Corona crisis has had a negative impact on employment).

Housing policy in the Czech Republic has undergone radical changes in the last 20 years. Its goals, principles of work, various tools and created, new sources of funding have been revised. The transformation of the market conditions of management in this area continues today.

Organization and management of housing construction in Ukraine since 2006 is carried out by the Ministry of housing and communal services. At the same time housing issues are divided between two ministries: the first one is responsible for development and implementation of state housing policy and state policy and communal services; the second one is the central body of the government for urban planning and construction. The sources of funding for housing policy in Ukraine are also the regional and local budgets, as well as state programs to support mortgage lending for young families.

In 2009, in order to improve the efficiency and reliability of the functioning of housing and communal services and to ensure its stable development, the Law of Ukraine «National Program of reform and development of housing and communal services for 2009-2014» was adopted, the main tasks of which were:

1. development of state regulation of natural monopolies in the market of public services,
2. formation of the state housing policy, creation of the developed competitive environment in the market of housing services, including introduction of complex reconstruction of blocks (neighborhoods) of outdated housing stock with attraction of investors-developers on the competitive basis,
3. ensuring break-even operation of the housing and communal services enterprises,
4. technical re-equipment of the housing and communal services, reduction of specific indicators of use of energy and material resources needed for the production (provision) of housing and communal services, including the creation of an efficient and transparent mechanism for encouraging the use of alternative energy sources and fuels,
5. attracting investment and cooperation with international financial institutions and donor organizations; Involving the public in the processes of shaping housing policy and reforming the housing and communal economy [11].

In particular, the program was designed to ensure the functioning and dynamic development of housing, safety and affordability of housing for all segments of the population adequate quality and quantity, stimulating investment in housing construction, elimination of monopolization of construction, reconstruction and maintenance of housing stock and much more.

4. THE STATE PROGRAMS OF DEVELOPMENT OF HOUSING AND COMMUNAL SERVICES IN UKRAINE

At the moment there are the following state programs of development of housing and communal services in Ukraine:

1. «Energodom» is a partial reimbursement program for energy efficiency measures in apartment buildings. The program was approved by the Supervisory Board of the Fund on August 16, 2019 and

will be valid until December 31, 2023 [12]. Due to participation in the program «Energodom» condominiums will receive reimbursement of the costs of energy modernization of their house, compensation of incurred costs up to 60-70% for works, materials and equipment, depending on the package of energy efficiency measures. In 2017, the Verkhovna Rada of Ukraine adopted new legislation for energy efficiency reform and adopted the Law «On Energy Efficiency Fund». [13].

The Energy Home program of the Energy Efficiency Fund, which reimburses citizens for energy efficiency measures, was developed based on best European practices and effective approaches in the field of energy modernization of residential buildings. The Energodom program gives condominiums and every co-owner an opportunity to experience the benefits of comprehensive energy modernization of an apartment building, namely: reduced energy consumption, increased comfort and living conditions, reduced utility bills, increased property value, improved building appearance, improved technical condition of the building and care for the environment. Only association of co-owners of an apartment building can become participants of the Program. After all, it is the condominium that implements the rights of co-owners to own and use the common property in the house [14].

2. The Cabinet of Ministers adopted a decision developed by the Ministry of Energy to extend the program of «warm» loans in 2021.

For 2021, the program aims to provide loans for residents of individual houses. In addition, citizens will be able to attract "warm loans" for the purchase of electric battery systems (energy storage systems), equipment for recharging electric vehicles and smart electricity meters. The financing of the program in 2021 was supported by the people's deputies from the profile committee of the Verkhovna Rada. The program was developed by the Ministry of Energy and approved by the Cabinet of Ministers in 2014 [15].

3. The Verkhovna Rada of Ukraine ratified the agreement between the governments of Ukraine and Germany to attract funds from the German state development bank KfW to provide soft loans for housing for resettlers. Internally displaced persons will be able to obtain soft loans for housing built into operation for a period of 20 years under favorable conditions - 3% per annum in UAH on the basis of 63 square meters of floor area per family.

To obtain a soft loan at 3% at the request of KfW fund will be formed a separate queue on the basis of existing registers, which are maintained by the State Fund for Youth Housing Development and its regional offices in accordance with the requirements of the decision of the Cabinet of Ministers of Ukraine from November 27, 2019 № 980. At the same time, citizens who are on the waiting list will not be excluded from any registry until they actually receive a loan to purchase housing or improve their housing conditions on other grounds [16].

The existence in Ukraine of state programs to support and develop the housing and utilities sector indicates that this sector is still centrally regulated by state authorities. As for the role of local governments in the implementation of state regulation in the relevant markets, despite the desire of a number of municipalities to retain their regulatory functions (mainly in tariff setting), under current conditions local authorities are not able to perform market regulation in the district heating, water supply and wastewater disposal markets for the following reasons:

1. local self-governments are owners of the respective enterprises, so as a regulator, they cannot make unbiased decisions with respect to their property,
2. local governments cannot abstract away from the desire of the residents of the respective territorial entity to have the lowest possible tariffs, because the consumers of housing and utility services living in the territory are the voters, whose attitude determines the future of the particular personalities who are members of the local government,
3. local governments, having public utilities at their disposal, are not interested in the emergence of a private operator in the market (for example, in the supply of heat, water supply and sewage disposal, or in the generation of heat energy), which cannot but have an impact on regulation,

4. today for the implementation of professional regulation in the markets of district heating, water supply and sanitation, there are not enough trained specialists even for the central regulatory body, not to mention the opportunities for such regulation at the local level,
5. decentralization of regulation and its transfer to the local level, on the one hand, will make this process much more expensive, and on the other hand – in this case it will be quite difficult to ensure the independence of such a body. At the same time, it is necessary to take into account that independence of regulation is difficult to provide at the central level, and at the local level it is practically impossible.

5. STATE MANAGEMENT OF HOUSING AND COMMUNAL SERVICES IN THE CZECH REPUBLIC AND UKRAINE

Public administration in the Czech Republic is represented by two branches of government: state authorities and local governments. The latter actively monitor the situation in the field of housing in the Czech Republic. Members of territorial communities are the main subjects of local governance in the development and implementation of housing policy in their territory.

Indirectly influence the local regional housing policy are the following actors:

1. Real estate agencies provide a wide range of housing services (management of houses and apartments, rental of apartments, intermediary activities for buying and selling real estate, etc.). Real estate agencies actively work together with construction firms and design bureaus to build new apartment stock,
2. housing associations, which enable the collection of financial resources for the construction of apartments. In the country cooperative housing construction is actively supported (for this type of construction long-term loans are provided with a payment of 1% per annum),
3. subjects and bodies that provide the population and organizations of housing and communal services (garbage collection, supply of water, heat, etc.) [1].

Public organizations are actively involved in controlling the implementation of housing policy. These are primarily the "Organization for the Protection of Tenants", "Homeowners Association", "Connection of Entrepreneurs in Construction", "Society for Housing Development". In particular, representatives of "Tenant Protection Organization" and "Homeowners Association" actively defend their interests in the Parliament of the Czech Republic. Public organizations (research institutions, the Czech Statistical Office, universities) pay special attention to building their image, publish their magazines, provide free legal and consulting services, conduct statistical research and monitoring in the field of housing.

The housing stock in the Czech Republic is represented by the following types of housing:

1. personal property housing is a type of housing in which the user of the apartment is both owner or co-owner,
2. rental housing is a type of housing in which the user of the apartment lives on the basis of a written rental agreement,
3. subletting is a type of housing where the tenant assigns, by agreement with the landlord, part of his apartment for a certain fee to the tenant, and it should be noted that the tenant does not have the same rights as the tenant of the apartment.

According to the property division, the following forms of housing are distinguished:

1. private ownership of apartments. The private owner of an apartment is a natural person or a legal entity (citizens, real estate agency, joint-stock company, etc.),
2. cooperative ownership of apartments. The cooperative ownership of apartments can be; a cooperative that emerged during the First Republic; a people's apartment cooperative; a building apartment cooperative,

3. open apartment ownership. In case of open ownership, the owner of the apartments is the state, city authorities (in the settlements), public organizations and foundations. The vast majority of open ownership apartments in the Czech Republic are owned by municipalities and cities, which took over the public housing stock in 1991.

In Ukraine, there are the following forms of housing: communal, departmental, private, and cooperative. In addition to cooperative ownership of apartments, there are apartments owned by associations of co-owners of apartment buildings (condominiums). The issue of housing privatization in the Czech Republic since the early 90s. On average, by 2006 more than 87.4% of municipal housing (69.0% in the city of Prague) had been privatized in the cities of the Czech Republic. The share of municipal housing is gradually decreasing. In Ukraine, the level of privatization today is about 91% of housing, which is slightly higher than in the Czech Republic [2].

In the Czech Republic is constantly improving housing legislation. As an example, let us analyze the legislative acts adopted on housing and communal services. In 1991 the Government of the Czech Republic approved a concept aimed at increasing the efficiency of the redistribution of apartments in accordance with the requirements of the market. The housing problem in the Czech Republic has been solved by developing housing credit; creating a system of special building deposits, increasing the role of city authorities in housing construction, establishing non-profit housing companies, purchasing building plots, modernization and reconstruction of the housing stock, development of the rental sector.

Another regulation that has had a significant impact on the development of the housing and communal sector is the Concept of Housing Policy of the Czech Republic until 2010. The concept states that the provision of housing is not only a private matter, but also a public one. This legal document outlines the measures concerning:

1. encouraging the construction of rental housing,
2. creating special funds for housing development,
3. eliminating price distortions caused by violation of apartment rental regulations,
4. developing non-profit rental housing (non-profit housing societies),
5. strengthening the system of social control over the distribution of housing,
6. raising public awareness in this area,
7. development of public participation in solving housing problems.

During the short period of time the sector of property and cooperative housing developed and became widespread in the country at quite a fast pace. Thanks to the privatization of municipal housing stock and the development of housing finance (building savings, mortgages), the rate of new housing construction has risen. As a result of the implementation of active measures were obtained the first good results, the main of which, increasing the affordability of housing for the population, the growth of supply on the market, improving the quality of housing [4].

In the Czech Republic, the housing legislation is aimed at creating prerequisites (technical, economic and social) based on the fact that everyone can provide housing for themselves and help those who through no fault of their own cannot provide themselves with housing. For this purpose, the local legal framework regulating the rights and conditions for development of legal relations on the apartment market has been created. At present the Czech Republic does not build cheap, low-quality social housing, it prefers to give a subsidy for renting comfortable apartments (social rent contribution) and at the same time it provides a set of financial support for apartment building.

The measures of financial support for the population of the Czech Republic by the state are as follows:

1. Construction deposits provided by the Building Savings Bank, which were introduced in 1993 and are very widespread, especially for new housing construction, payment of construction costs, etc.
2. Mortgages have become a widespread phenomenon in the Czech financial market. Mortgage interest subsidies help customers reduce the cost of purchasing a home. Targeted subsidies are also available

for the modernization of houses built with panel technology, which can reduce up to 40 percent of the cost of this purpose.

The main forms of support also include tax incentives, such as exemption from property taxes. In the Czech Republic, there are still large subsidies from the state to public utilities, thanks to which it is possible to contain the growth of tariffs. However, even this does not relieve the population from difficulties to pay for housing and communal services. It became particularly evident in 2003, on the eve of the country's accession to the European Union.

The main characteristics of the Czech Republic's reform of the housing and utility sector are the following:

1. changes in the structure of sources of financing of housing construction in favor of the private sector,
2. privatization of housing,
3. changes in mechanisms of housing stock maintenance and payment for housing and communal services,
4. changes in the mechanisms of social protection for the provision and maintenance of housing.

Thus, housing policy in the Czech Republic is characterized by the application of both market mechanisms, aimed at supporting the market housing sector, and social protection mechanisms, aimed at supporting social housing [1].

6. CONCLUSION

A comparative analysis of the problems and mechanisms in housing construction in the Czech Republic and Ukraine reveals new instruments of economic, legal and organizational impact on housing and communal sphere. Both countries are countries of Central and Eastern Europe, where twenty years ago there were revolutionary political changes and, consequently, radical economic reforms were initiated.

The housing stock as a significant component of the construction industry has been significantly transformed. New priorities and tasks of housing policy, the order of their implementation and sources of financing were defined. During the conducted comparative evaluation of mechanisms of state support of housing and communal economy development in Ukraine and the Czech Republic, it was determined that in spite of the fact that the goals of housing policy are similar, the funds for their implementation have significant differences.

In the Czech Republic, housing policy is very centralized. Its goals are defined by specific financing instruments, which are processed at the central level, while municipalities play the role of individual recipients of subsidies. In Ukraine, despite the fact that the state also sets the basic principles of its housing policy, their practical implementation remains in the competence of different oblasts (regions). All these measures are largely supported from the state budget.

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