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DOI <https://doi.org/10.26661/2414-0287-2021-1-49-21>**ACMH SUPPORT PROGRAMS – FINANCIAL ASPECT****Seysebayeva N.G., Turubarova Ya.O.***Zaporizhzhya National University**Ukraine, 69600, Zaporizhzhya, Zhukovsky str., 66*

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**Key words:**

association of joint owners of apartment houses, housing and communal service, managing company, revolver fund.

Essence and aim of creation of association of joint owners of apartment houses are considered in the article. The necessity of creation of ACMH is exposed. The main state programs of support are adopted, namely: program “Energyhouse” and program “the Warm credits”. The basic terms of the operating programs are described. It is adopted who exactly can be the participant of the programs. Master statistical data over of these programs are brought. It is indicated about a compensation from the state budget and in which one sizes. Basic banks that credit the association of joint owners of apartment houses are adopted, and it: Privatbank, Oschadbank, Ukrgasbank and Ukreximbank. The terms of crediting of ACMH are exposed by the banks of Ukraine. Basic problems are indicated with that there are associations of joint owners of apartment houses. The sourcings of association of joint owners of apartment houses are considered. Principle of work of the Revolver fund is analysed. Certainly what new money of fund is formed from. Functioning of the “Revolver mechanism” is considered. The programs of support are compared, their advantages over and defects are brought. The results of the programs are analysed for previous years, including 2020, namely: amount of participants, amount of projects and their cost. Innovations that plan to realize in New Year are considered.

**ПРОГРАМИ ПІДТРИМКИ ОСББ – ФІНАНСОВИЙ АСПЕКТ****Сейсебаєва Н.Г., Турубарова Я.О.***Запорізький національний університет**Україна, 69600, м. Запоріжжя, вул. Жуковського, 66***Ключові слова:**

об'єднання співвласників багатоквартирних будинків, житловокомунальне обслуговування, керуюча компанія, револьверний фонд.

У статті розглянуто сутність та мету створення об'єднання співвласників багатоквартирних будинків. Розкрито необхідність створення ОСББ. Названі основні державні програми підтримки, а саме: програма «Енергодім» та програма «Теплі кредити». Охарактеризовано основні умови діючих програм. Названо хто саме може бути учасником програм. Наведено основні статистичні дані цих програм. Вказано про відшкодування з державного бюджету та в яких саме розмірах. Названо основні банки, що кредитують об'єднання співвласників багатоквартирних будинків, а це: ПриватБанк, Ощадбанк, Укргазбанк та Укресімбанк. Розкрито умови кредитування ОСББ банками України. Вказано основні проблеми з якими зустрічаються об'єднання співвласників багатоквартирних будинків. Розглянуто джерела фінансування об'єднання співвласників багатоквартирних будинків. Проаналізовано принцип роботи Револьверного фонду. Визначено з чого формуються нові кошти фонду. Розглянуто функціонування «Револьверного механізму». Порівняно програми підтримки, наведено їх переваги та недоліки. Проаналізовано результати програм за попередні роки, в тому числі і 2020 рік, а саме: кількість учасників, кількість проектів та їх вартість. Розглянуто нововведення, що планують реалізувати у новому році.

**Statement of the problem**

The apartment houses of housing fund, in connection with a considerable wear, need realization of works from their repair, modernisation and reconstruction. Money for realization of current repair works not enough. Therefore for realization of events on repair and reconstruction of houses it is necessary to the real money of proprietors of apartments and lodgers that created the association of joint owners of apartment house (ACMH), to attract credit

resources under the certain types of works. Now there are many programs of support from the state, provide the return of part of charges. Therefore them it was expedient to consider, for more effective activity of ACMH.

**Analysis of recent studies and publications**

The programs of support, problem and prospect of development of activity of ACMH described in the labours such scientists: Gura N., Ermakova N., Kirsanova Y.,

Kononenko O., Levitska S., Matveeva V., Lysenko N., Sokolyuk G. et al. Without regard to numerous researches of development of ACMH and programs of support, this question remain studied not enough by home scientists, that predetermines actuality of scientific researches, as rapid rates are many changes.

**Objectives of the article**

The aim of the article are consideration and analysis of the programs of support of ACMH, and also features of their use.

**The main material of the research**

One of the most effective forms of management a housing fund there is an association of joint owners of apartment house (ACMH). Organization of ACMH in modern terms is main and basic direction of realization of reform of management a housing fund, including general housing property. So house owners participate in making decision, that touch a management and determination of their funds of the real estate for maintenance of building. Creation of ACMH regulated by Law of Ukraine “On the association of joint owners of apartment house” from November, 29, 2001 № 2866 – III. This law determines legal and organizational principles of creation, activity, reorganization and liquidation of associations of proprietors of housing and unoccupied apartments of apartment house, protecting their right and duties for general maintenance of apartment houses [1].

Creation of association of joint owners of apartment house in the only complex of the real estate, including lot lands and houses, that on them are, is the effective means of protection of rights for the proprietor of property and organization of management apartment dwellings houses with the different proprietors of separate apartments.

The aim of association of joint owners of apartment house is providing and protection of rights for the members and their duty of inhibition, proper maintenance and use of indivisible and general property, providing of timely receipt of facilities for payment all the payments, statutory and by a charter [2].

For realization of the activity ACMH use the different programs of support, that is given by the state. For today there are such programs from energy efficiency:

1. The program “ is an Energyhouse”.

A fund of energy efficiency—is the public institution created with the aim of stimulation and support of initiatives in relation to introduction of events on energy efficiency in the housing sector of Ukraine.

The program “Energyhouse” envisages financing a volume 2 milliards of hrn. from the State budget of Ukraine and sponsorship from the side of EU and government of Germany on the partial compensation of charges on wests from energy efficiency in size of 40% cost of acceptable events/of works for a package “Easy” and 50% for a package “Complex” (fig. 1)

The associations of joint owners of apartment house (ACMH) can become in numbers Program Participants only. In fact exactly ACMH is a that legal entity that realizes entitlements of joint owners and using general property in a house [4]. The packages of events of energymodernisation of apartment houses are driven to table 1.

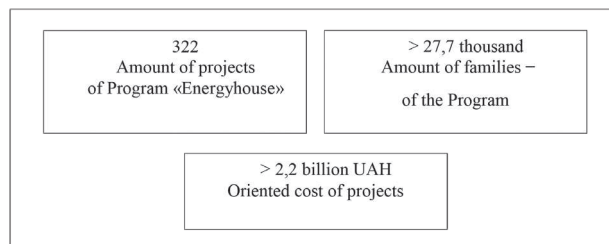


Fig. 1. Program “Energyhouse” is in numbers

Table 1 – Packages of events of energymodernisation of apartment houses

The package of “A” (Easy)	The package of “B” (Complex)
Consists of in relation to the inexpensive events of energy efficiency on the high level of return on investments (foremost modernisation of the engineering systems of house).	Includes for itself all events of Package “A” (if they were not inculcated before), and also heat-insulation of building constructions (walls, roof, garret, basement).

1. Program “The Warm credits”.

From October, 2014 the worked out and entered Governmental program “warm credits” operates for a population and ACMH.

The program is envisage a compensation from the state budget in such sizes:

– 20% sums of credit (but not more than 12 000 UAH) on acquisition of ungas/unelectric caldrons for physical persons;

– 35% sums of credit (but not more than 14 000 UAH) are on acquisition of energyeffective equipment/of materials for physical persons - proprietors of private houses;

– 40% sums of credit (but not more than 14 000 UAH in a calculation on one apartment) for ACMH, as legal entities, for common house events. If a borrower is a physical person that gets a subsidy on payment of housing and communal services, then the size of compensation will present 35% both after direction of acquisition of caldrons and for other energyeffective events, but not more than 12 000 UAH.

If there are families-recipients of subsidy in composition of ACMH, such ACMH gets a compensation in a weighted average size between 40% and 70%—depending on the amount of subsidized apartments.

The authorized agents on delivery of “warm credits” within the framework of the program are 4 state participating banks: Privatbank, Oschadbank, Ukr gasbank and Ukreximbank [5].

On the face of it, creation of ACMH is financially very advantageous, as habitants decide, how more effective all to use rent. But during functioning organization meets with many legislative, economic and organizational tasks and problems.

A search of financing is one of first-ever tasks that get up before ACMH. Therefore it will be expedient to consider the terms of crediting of some banks (table 2).

Table 2 – Terms of crediting of banks

	JSC KB “PrivatBank”	JSC “Oschadbank”	JSC “Ukreximbank”	JSB “Ukrgasbank”
Credit term	up to 7 years	up to 7 years	up to 15 years	up to 10 years
Interest rate	up to 15,5%	up to 18%	from 13,3%	from 12,9%
A commission is at delivery	absent	2,99% from the loan amount	1% from the loan amount	1% from the loan amount
Providing	absent	absent	liquid assets	absent
Credit sum	from 10 000 UAH	up to 100% project cost	up to 50 000 UAH	up to 100% project cost
Own payment	absent	absent	from 30%	absent
Postponement of the first payment	up to 3 months interest is paid monthly	up to 6 months interest is paid monthly	up to 12 months interest is paid monthly	absent

Also a superimportant role, financing of ACMH is played by a revolver fund. A revolver fund is the modern instrument of the alternative financing of associations, that is actively used in an accident.

The idea of “revolver” fund consists in the grant of “cheap” turning loans for the necessities of participants of fund, the returned money is farther used for financing of other participants (fig. 2).

Loans can be given for introduction of elements of thermal modernisation of house, or liquidation of accident in a house. Except that, money from a revolver fund can be taken on the repayment of energyeffective credits.

A money fund can be gradually formed due to payments of joint owners of association of ACMH, on money of local-authority, banks or international donors [10].

The “revolver mechanism” of functioning of fund is provided thus: new loans to the ACMH of association are given in a measure and due to a return earlier the loans got associations from a fund. Id est the permanent reinvestment of projects accumulates new resources due to money, that go back into a fund, including as a result of the got economy from introduction of energyeffective events.

**Conclusions**

2020 became the year of tests on endurance and search of new decisions not only in Ukraine but also in the whole world. However, a pandemic and difficult economic situation did not prevent to realization of plans from energymodernisation of houses after the programs “Energyhouse” and the “Warm credits”.



Fig. 2. Principles of work of the “Revolver fund” – of grant of new loans are due to a return earlier given out

The fund of energy efficiency got 313 requests from ACMH on participating in the program “Energyhouse”, and the total worth of projects in-process makes over 2 milliards of hrn. It means that over 27 thousand families became program participants that Fund of energy efficiency compensates about 1,5 milliards of hrn. as an underback.

Advantages of the program of Fund of energy efficiency are: approach of the systems to termal innovation; indemnification of charges will come true both on properties and equipments and on works; envisaged obligatory realization of power certification of house.

For 6 of existence of the program “The Warm credits” the state gave 3,2 milliards of hrn. of “warm credits”, about 850 thousand Ukrainians invested over 8,6 milliards of hrn. in energyeffective events. Also model is that 57% ACMH were marked, that took advantage of the program more than 2 times, and 88% plan to participate once again. It testifies to the trust of borrowers to this program.

In 2021 such program highly sought among a population, as “warm credits”, continued for individual houses. Thus, the list of equipment on that it is possible to attract a credit is extended.

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